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NEW ENGLAND
INSURANCE EXCHANGE
1907



SECRET

CONFIDENTIAL



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OFFICIAL LIST OF COMMITTEES

OF THE

New England Insurance Exchange

WITH

DIRECTORY OF MEMBERS

AND

EXCHANGE RULES AND FORMS.

JUNE 1, 1907.

BOSTON:

FRANK WOOD, PRINTER, 352 WASHINGTON STREET.

1907.

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OFFICERS FOR 1907.

PRESIDENT.

F. A. WETHERBEE.

VICE PRESIDENTS.

W. F. RICE.

W. H. BOUTELL

H. L. HISCOCK.

EXECUTIVE COMMITTEE.

F. H. BATTILANA, *Chairman.*

C. F. HAWES.

H. H. SOULE, JR.

J. W. GROVER.

W. H. WINKLEY.

SECRETARY AND TREASURER.

C. M. GODDARD.

OFFICERS IN PREVIOUS YEARS.

<i>Presidents.</i>	<i>Vice Presidents.</i>	<i>Secretary and Treasurer.</i>	<i>Executive Committee.</i>
U. C. Crosby.	Geo. P. Field. W. T. Steere. Jas. H. Leighton.	1883. James Bruerton.	A. C. Adams. L. D. Smith. F. H. Stevens. T. L. O'Brien. E. G. Snow, Jr.
U. C. Crosby.	Geo. P. Field. {*W. T. Steere. } C. E. Galacar. Jas. H. Leighton.	1884. Arthur A. Clarke.	A. C. Adams. L. D. Smith. F. H. Stevens. T. L. O'Brien. E. G. Snow, Jr.
Geo. P. Field.	A. C. Adams. Fred Samson. Geo. A. French.	1885. Arthur A. Clarke.	Henry R. Turner. Frank A. Colley. James Bruerton. Jas. E. Tillinghast. A. E. Williams.

Geo. W. Taylor.	Geo. A. French. Robert H. Wass. { N. A. Clarke. { Wm. R. Gray.	1886.	Arthur A. Clarke.	Chas. E. Galacar. Jas. E. Tillinghast. James Bruerton. A. H. Wray. Frank A. Colley.
Henry E. Hess.	Sam'l G. Parsons. Amos Sherman. Moses R. Emerson.	1887.	Arthur A. Clarke.	H. S. Wheelock. Edward Lanning. B. R. Stillman. Geo. E. Kendall. Geo. W. Eastman.
Henry R. Turner.	H. S. Wheelock. E. B. Cowles. Frank A. Colley.	1888.	† Arthur A. Clarke. Oliver P. Clarke.	Amos Sherman. Horace B. Clapp. B. R. Stillman. F. A. Wetherbee. S. J. Whyte.
Benj. R. Stillman.	E. B. Cowles. Frank A. Colley. Geo. E. Kendall.	1889.	Oliver P. Clarke.	Chas. B. Fowler. G. W. Hinkley. Henry N. Baker. A. K. Simpson. J. H. Burger.

*Died Feb. 24, 1894.

† Resigned Sept. 11, 1888.

‡ Resigned Sept. 22, 1888.

OFFICERS IN PREVIOUS YEARS, continued.

<i>President.</i>	<i>Vice Presidents.</i>	<i>Secretary and Treasurer.</i>	<i>Executive Committee.</i>
		1890.	
Frank A. Colley.	A. K. Simpson. Geo. W. Hinkley. C. G. Smith.	Oliver P. Clarke.	J. H. Burger. W. G. Fitch. Arthur A. Clarke. R. Jas. Tatman. F. A. Wetherbee.
		1891.	
U. C. Crosby.	W. G. Fitch. O. B. Chadwick. C. B. Fowler.	C. M. Goddard.	E. C. Brush. J. F. Hastings. Fred'k B. Carpenter. J. W. Grover. A. S. Burrington.
		1892.	
Moses R. Emerson.	Fred'k B. Carpenter. D. J. De Camp. J. F. Hastings.	C. M. Goddard.	Henry N. Baker. C. M. Slocum. S. G. Parsons. W. H. Smith. J. B. Cornish.

1893.

W. H. Smith.
G. W. Hinkley.
J. J. Downey.
C. L. Woodside.
G. Herbert Ide.

E. C. Brush.
E. C. North.
A. C. Adams.

Chas. B. Fowler.

C. M. Goddard.

1894.

W. H. Smith.
G. W. Hinkley.
J. J. Downey.
C. L. Woodside.
G. Herbert Ide.

E. C. Brush.
E. C. North.
S. G. Howe.

A. C. Adams.

C. M. Goddard.

1895.

F. A. Wetherbee.
S. G. Howe.
A. B. Fowler.
N. S. Bartow.
A. T. Hatch.

W. H. Smith.
J. B. Cornish.
J. J. Downey.

G. W. Hinkley.

C. M. Goddard.

1896 and 1897.

N. S. Bartow.
W. T. Teale.
W. H. Boutell.
W. F. Rice.
C. H. Wilkins.

H. E. Hess.
E. C. North.
W. H. Hellyar.

W. H. Smith.

C. M. Goddard.

OFFICERS IN PREVIOUS YEARS, continued.

<i>President.</i>	<i>Vice Presidents.</i>	<i>Secretary and Treasurer.</i>	<i>Executive Committee.</i>
		1898.	W. B. Medlicott. J. L. Liecty. J. W. Grover. G. T. Forbush. H. L. Hiscock.
Frederic A. Wetherbee.	G. A. Furness. W. F. Rice. C. H. Wilkins.	C. M. Goddard.	
		1899.	C. H. Wilkins. G. T. Forbush. C. C. Clifford. C. H. Rice. A. W. Sewall.
John B. Cornish.	W. B. Medlicott. C. B. Fowler. W. B. McClellan.	C. M. Goddard.	
		1900 and 1901.	S. G. Howe. C. D. Palmer. Walter Adlard. W. H. Winkley. J. J. Cornish.
Geo. Nelley.	W. F. Rice. H. L. Hiscock. { *J. W. Grover. J. L. Liecty.	C. M. Goddard.	

G. A. Furness.	C. D. Palmer.	1902.	G. T. Forbush.
	{ † G. W. Eastman. Geo. Shaw.	C. M. Goddard.	A. L. Berry.
	C. B. Fowler.		C. C. Clifford.
		1903.	H. H. Soule, Jr.
			J. W. Grover.
G. A. Furness.	C. D. Palmer.		G. T. Forbush.
	Geo. Shaw.	C. M. Goddard.	A. L. Berry.
	J. W. Grover.		C. C. Clifford.
		1904 and 1905.	H. H. Soule, Jr.
			T. H. Dooley.
C. D. Palmer.	T. H. Dooley.		W. B. Burpee.
	S. E. Barton.	C. M. Goddard.	F. E. Stone.
	W. H. Hellyar.		W. F. Dearborn.
		1906.	H. F. Blood.
			J. W. DeWolf.
Gayle T. Forbush.	J. J. Cornish.		W. H. Boutell.
	J. L. Liecby.	C. M. Goddard.	K. S. Ducaeyet.
	A. L. Berry.		E. H. Hildreth.
			F. H. Battilana.
			C. E. North.

* Resigned May 19, 1900.

† Died June 1, 1902.

In Memoriam.

W. T. STEERE	died February 24, 1884
B. S. HORNER	" May 7, 1884
GEO. E. UNDERWOOD .	" October 13, 1885
EDWARD HUTTON . . .	" March 10, 1886
D. L. MILLER	" March 21, 1886
GEO. A. FRENCH . . .	" October 27, 1886
L. D. SMITH	" November 15, 1887
E. J. BASSETT	" July 25, 1891
C. C. WALKER	" September 9, 1891
HAMMOND VINTON . . .	" December 27, 1891
W. B. BARTLETT . . .	" October, 1893
H. V. FREEMAN	" March 2, 1894
S. B. CLARKE	" June 23, 1894
W. L. FAY	" June 27, 1894
O. B. CHADWICK . . .	" September 25, 1894
D. J. DE CAMP	" March 7, 1895
W. S. NEWELL	" May 4, 1896
G. O. CARPENTER . . .	" December 25, 1896
E. A. CURTISS	" June 10, 1897
A. CHAMPLIN	" September 10, 1897
J. E. HOLLIS	" January 20, 1899
W. B. MCCRAY	" January 22, 1899
W. DE L. BOUGHTON .	" May 26, 1899
E. P. CONNER	" September 30, 1901
H. L. HIRONS	" March 6, 1902
HORACE B. CLAPP . . .	" May 8, 1902
G. W. EASTMAN	" June 1, 1902
M. R. EMERSON	" July 19, 1902
AMOS SHEERMAN	" September 7, 1902

IN MEMORIAM, *continued.*

L. H. WILLIAMS	died February 18,	1903
G. A. FURNESS	" June 18,	1904
J. E. TILLINGHAST . . .	" January 30,	1905
J. C. HILLIARD	" February 11,	1905
F. M. LLOYD	" May 13,	1905
H. R. TURNER	" February 18,	1906
R. H. WASS	" February 23,	1906
S. G. PARSONS	" April 2,	1906
B. B. WHITTEMORE . . .	" January 15,	1907
F. A. COLLEY	" February 14,	1907
WM. R. GRAY	" February 15,	1907
J. U. TAINTOR	" April 13,	1907

CONSTITUTION.

ARTICLE I.

THIS organization shall be known as the **NEW ENGLAND INSURANCE EXCHANGE**. Membership shall be entirely personal, and shall be limited to those persons whose principal occupation is the field work of any Stock Fire Insurance Company covering the whole or a part of the New England States. (Jan. 6, '83; Jan. 13, '83; Nov. 12, '92; May 12, '00.)

ARTICLE II.

The objects of the New England Insurance Exchange shall be the systematic interchange of information and co-operation among field men, which has heretofore been effected only by accidental meetings and by correspondence; and for this purpose stated meetings shall be held at such times and places, and under such rules, as may be designated by the Executive Committee. By the membership of its field men no Company is pledged to any course of action, the New England Insurance Exchange relying on the honor and good faith of its members to use all their influence to secure the accomplishment of such measures as they may individually approve. It is not the purpose or desire of the New England Insurance Exchange to attempt to interfere in any way with the prerogatives of the executive officers of the Companies, or any organization of which they may be members. (Jan. 6, '83; Jan. 13, '83; Nov. 12, '92.)

ARTICLE III.

The officers shall be a President, three Vice Presidents and an Executive Committee of five, whose Chairman shall be designated, and they shall be elected by ballot

at the first regular meeting of the Exchange after the first Monday in January of each year; they shall hold office until their successors are elected. The President and Vice Presidents shall be *ex officio* members of the Executive Committee. A Secretary, who shall also act as Treasurer, shall be appointed by the Executive Committee, at a compensation to be fixed by them, and he shall hold office during their pleasure, subject to the approval of the Exchange. (Jan. 6, '83; Nov. 26, '87; Dec. 19, '91; Nov. 12, '92; May 12, '00.)

ARTICLE IV.

The Executive Committee shall decide as to the eligibility of persons applying for membership, and under their direction the Secretary shall issue cards of membership to such as are elected thereto. Such assessments shall be made by the Treasurer, on members or Companies, as shall be recommended by the Executive Committee, and approved by vote of the Exchange. (Jan. 6, '83; Dec. 31, '87; Nov. 12, '92.)

ARTICLE V.

This Constitution may be amended at any regular meeting, on a vote of two thirds of the members present and voting, due notice having been given of the proposed amendment weekly for two weeks previous, and sent to all members. (Nov. 5, '87; Nov. 12, '92.)

BY-LAWS.

ARTICLE 1. To transact any business of the Exchange fifteen members shall constitute a quorum. (Jan. 13, '83; Nov. 12, '92.)

ART. 2. Weekly meetings shall be held at the rooms of the New England Insurance Exchange in Boston each Saturday, at 10 o'clock A. M., and the parliamentary rules as found in Robert's Rules of Order, except they conflict with the By-Laws and Standing Rules of the New England Insurance Exchange, shall govern the transaction of business at all meetings. (Jan. 13, '83; Feb. 3, '83; Feb. 9, '89; Nov. 12, '92; May 12, '00.)

ART. 3. The President shall preside at all meetings. In his absence the duty shall devolve upon the Vice Presidents; and in the absence of all, some member present may be chosen as Chairman of the meeting. (Jan. 13, '83; Nov. 12, '92.)

ART. 4. The Secretary shall keep records of meetings, collect all moneys due the Exchange, and as Treasurer disburse the same only on order of the Executive Committee, countersigned by the President. He shall conduct, under direction of the President, all correspondence, and perform such other duties as may from time to time be assigned him. He shall render a detailed statement of receipts and disbursements at each annual meeting of the Exchange, and oftener if requested by vote, and accompany the same with vouchers. (Jan. 13, '83; Nov. 12, '92.)

ART. 5. All nominations for Officers and Executive Committee shall be made in open meeting; and no officer or member of the Executive Committee shall be elected unless he receives a majority of the votes cast. (Jan. 13, '83; Nov. 12, '92; May 12, '00.)

ART. 6. The Executive Committee shall have charge of all the financial affairs of the Exchange, audit all accounts, and during the interim of meetings have charge generally of the affairs thereof. (Jan. 13, '83; Nov. 12, '92.)

ART. 7. Applications for membership shall be made through the Secretary. Applicants reported eligible by the Executive Committee shall be balloted for by the Exchange, a majority of the votes cast being necessary to election.

The fee for membership shall be \$10, which, with the full annual dues for the current year, shall accompany the application.

The annual dues shall be \$5, payable in January. The Secretary shall report to the Executive Committee on the first day of February a list of delinquent members, and shall advise such members that non-payment of dues forfeits membership on March 1st.

Membership in the Exchange shall cease for non-payment of dues for one month beyond January 31st, or when a member changes his occupation, so that his principal business is no longer the field work of any Stock Fire Insurance Company covering the whole or a part of the New England States, except that while in the insurance business and not so connected with any Company, membership, without the right to vote, may continue until the expiration of the year for which dues have been paid. (Jan. 13, '83; Feb. 7, '85; Oct. 27, '88; Nov. 12, '92; Feb. 8, '96; May 12, '00.)

ART. 8. Honorary membership may be conferred on those who have been active members of this Exchange; but no one shall hereafter be eligible to honorary membership who becomes a Local Agent or Broker, or who is still eligible to active membership. All proposals for honorary membership must be made by active members, and in writing, and must be referred to the Executive Committee, which shall report on the eligibility of the persons proposed, and on whose report the names of the persons proposed shall be placed in nomination

and be balloted for at a regular meeting, a majority of the votes cast being necessary to an election. Honorary members shall be entitled to the full privileges of Exchange meetings, except that they shall be debarred from voting. Honorary membership may be terminated at any time by vote of the Exchange. (Feb. 15, '90; Feb. 27, '92; Nov. 12, '92; May 12, '00.)

ART. 9. All Rating Committees shall be appointed by the Executive Committee subject to the approval of the Exchange. (Jan. 13, '83; Nov. 12, '92; May 12, '00.)

ART. 10. No Standing Committees shall meet or continue in session during the regular sessions of this Exchange. (Sept. 20, '84; Nov. 12, '92.)

ART. 11. No Committee shall be called to meet on Saturdays during the sessions of the Exchange. Committee meetings may be called by giving at least one day's written notice to the Secretary, who shall designate the hour of said meeting, and cause notice of same to be posted on the office bulletin. And all Committee meetings held on Saturdays shall be held in the Exchange rooms, unless otherwise ordered by a vote of this Exchange. (Feb. 27, '86; Dec. 21, '89; Nov. 12, '92.)

ART. 12. The President of the Exchange shall be *ex officio* a member of every Committee. (May 1, '86; Nov. 12, '92.)

ART. 13. No new rates or changes in rates shall be made on the floor of the Exchange, except upon the report of the Committee having jurisdiction, or upon recommendation of the Executive Committee. (Sept. 7, '89; Nov. 12, '92; Mar. 31, '94.)

ART. 14. A yea and nay vote can only be had by request of one fifth of the members present at any meeting; the Roll Call shall be by members, and so recorded. (Jan. 13, '83; May 9, '91; Nov. 12, '92; May 12, '00.)

ART. 15. No member shall speak more than twice upon any one subject, nor for more than five minutes at any one time, except by unanimous consent. (Jan. 13, '83; Nov. 12, '92.)

ART. 16. The proceedings of this Exchange shall be regarded as confidential, when so ordered by vote; and in such case any member divulging its deliberations shall be deemed guilty of a misdemeanor, and shall be subject to censure or expulsion. (Jan. 13, '83; Nov. 12, '92.)

ART. 17. All communications to the Exchange relating to alleged misconduct of Companies, Agents, or Brokers, shall be referred, without debate, to the Standing Committee for the locality in question; or, in absence of such Committee, to the Executive Committee, who shall appoint a special Committee for that purpose. The Committee to which the subject is referred shall, after notice to parties interested, investigate the matter, and report in writing to the Exchange not later than two weeks from date of reference. (Jan. 12, '84; Nov. 12, '92.)

ART. 18. Any motion involving general legislation or the expenditure of an amount exceeding \$500, must be presented in writing, and lie over at least two weeks before final action. (Jan. 24, '85; Feb. 16, '89; Nov. 12, '92.)

ART. 19. Any By-Law of this Exchange may be suspended or amended at any regular meeting on a vote of two thirds of the members present and voting, due notice having been given of the proposed suspension or amendment weekly for two weeks previous, and sent to all members. (Feb. 13, '86; Nov. 12, '92.)

STANDING RULES.

RULE 1. At all meetings the following shall be the order of business:—

Calling the Roll.

Reading Minutes of previous Meeting.

Reports of Committees.

Losses and Adjustments.

Unfinished Business.

New Business.

Election of Officers.

(Jan. 18, '83; Nov. 26, '92; Jan. 21, '93; Jan. 2, '94.)

RULE 2. All reports of Committees shall be in writing.
(Nov. 23, '84; Nov. 26, '92.)

RULE 3. No communication addressed to the Exchange, except reports of Committees, shall be read at any meeting of the Exchange by the Secretary without first having been referred to the Executive Committee.
(Nov. 26, '92.)

RULES AND FORMS.

RULES.

The following Rules are adopted for the government of members of the Exchange and Local Boards under its jurisdiction, and are *mandatory*. (Nov. 26, '92.)

VISITING COMMITTEE.


Whenever a Committee is appointed for the purpose of assisting the Local Agents of any town or city in organizing a Board, or to rate, or assist in rating the place, the Committee so appointed shall consist, where advisable, of not less than one Special Agent for each agency. Said Committee shall have the power to dispose of such questions as may arise from time to time in regard to rates or other matters affecting the interests of the Companies; and such Committees shall retain this office and perform such duties until discharged by the Exchange.

No member of this Exchange who is also a local agent shall be a member of the Committee having jurisdiction over the district in which his agency is located. This rule does not apply, however, to the General Committees of this Exchange.

No changes in any Rating Committee shall be made without giving the Chairman thereof an opportunity to be heard. (Jan. 13, '83; June 20, '91; Nov. 26, '92; May 13, 00.)

TRIALS FOR VIOLATIONS.

When, under the Constitution and By-laws of any Local Board, an infraction of rules and rates is referred to the New England Insurance Exchange Committee having *jurisdiction*, for trial, the Special Agents of the Compan-



ies represented by the accuser and accused shall have the right to argue the case, and submit briefs only; the right to vote being limited to those members of the New England Insurance Exchange Committee representing Companies not in either of the offices of the accusing or accused agent. (Oct. 22, '98.)

COMMUNICATIONS AS TO RATING.

That when communications are received from members of this Exchange, or from Companies contributing to the Exchange, which relate to rating of risks, the contents only of such communications be referred to the committee having jurisdiction. (Sept. 17, '04.)

SPRINKLED RISKS.

All Sprinkled Risks, of whatsoever nature, shall be referred to, and be under the jurisdiction of, the Factory Improvement Committee. (Apr. 26, '90; Nov. 26, '92.)

RAILWAY AND LIGHTING COMMITTEE.

The duties of the Railway and Lighting Committee are defined as follows :—

First.—The rating of all property under its jurisdiction, *i. e.*, Electric Light and Power Stations, all property of Street Railways, Gas Works properties and Telephone Exchange Buildings.

Second.—The urging upon municipalities of cities and towns the employment of electrical inspectors, who shall look after all electric light and power installations in the territory under such municipality.

Third.—The inspection of electric alarm systems.

NOTE.—Assignment for this inspection work to be made by the Secretary to the Inspector, the Inspector's report to be forwarded to the Secretary.

Fourth.—The general inspections of electric equipments of mercantile and congested districts at the time inspections are being made for revision of tariffs.

NOTE.—Assignment for this inspection work to be made by the Secretary to the Inspector, and the in-

spector's report to be made to the Railway and Lighting Committee for such recommendation as may be advisable.

Fifth.—Incidental and irregular inspection of electric light and power installations.

NOTE.—Requests for such inspections to be referred to the Railway and Lighting Committee, and by it to the Inspector for report, the Inspector's report being returned to the Railway and Lighting Committee for such action as it may deem advisable.

Sixth.—General electric light and power installation inspection work. (Apr. 20, '89; Nov. 26, '92; Sept. 30, '93; Sept. 17, '04.)

Requirements for sprinkling any part of an Electric Light or Power Station, or any buildings belonging to a Street Railway Company, and the rates on every such sprinkled risk, shall be referred to the Factory Improvement Committee for approval before being promulgated (May 12, '00.)

The Railway and Lighting Committee are authorized, when in their judgment it is deemed advisable, to promulgate with the rate on any Electric Light or Power Station the permission to exempt the whole or certain parts of such risks from the policy contract; no such exemption to be allowed unless this permission is regularly promulgated with the rate on the risk itself. (Mar. 2, '95.)

The Railway and Lighting Committee are authorized to promulgate single rates on property under their jurisdiction based upon the 80 per cent or 90 per cent Reduced Rate Clause as a condition of the policy form, and also to fix alternative flat rates at such figures as they may determine. (Nov. 8, '02.)

The Railway and Lighting Committee may modify the *Standard Bituminous Coal Clause* to suit conditions for risks under their jurisdiction. (Dec. 12, '03.)

The Railway and Lighting Committee are authorized to promulgate mechanics' permits on risks under their jurisdiction with such terms and conditions as they may deem advisable. (Sept. 22, '06.)

STEAMBOAT COMMITTEE.

The Steamboat Committee are authorized to establish a reduction from the flat rates for the attachment of the *Standard Reduced Rate Clause* on property under their jurisdiction greater than the reduction provided by the general rules of the Exchange. (Jul. 18, '08.)

SUMMER HOTELS COMMITTEE.

The Summer Hotels Committee shall consist of fifteen members, divided into sub-divisions as follows:—Maine, 3; Vermont, 2; Massachusetts, 4; Rhode Island 2; Connecticut, 3. (Apr. 7, '06.)

LOCAL BOARD ASSESSMENTS.

The collection and disbursement of Local Board funds shall be wholly by the Exchange, through its Secretary and Treasurer. (Dec. 16, '98.)

The collection of assessments for expenses of Local Boards shall be made direct on the Companies. (Jan. 26, '01.)

LOCAL BOARD EMPLOYEES.

No salary shall be paid to any employee of a Local Board, except by vote of the Exchange on recommendation of the Executive Committee. (Mar. 30, '01.)

CARD TARIFFS.

Stamp Clerks, wherever card tariffs are used, shall make a list of the agents having such tariffs, take their receipt for the same, together with the cabinet, where that has been furnished at the expense of the Board, the receipt to contain a guaranty on the part of the agent to deliver the tariff and cabinet to the stamp clerk whenever their agency shall cease.

Cards for card tariffs will be furnished to all agents desiring a set at expense of the Board, the cabinet to contain the same, to be paid for by the agent; the stamp clerk to take a receipt for the cards as above provided.

The Exchange will keep one additional set of all card tariffs on hand, the same to be held subject to the order

of the Chairman of the Committee for any new agency which may require a tariff; the expense of preparing the extra set of cards to be charged to the Boards issuing such tariffs.

No card tariff will be furnished to any agent who does not provide a proper cabinet for the same.

When a card tariff is returned to the Stamp Clerk he shall deliver up the receipt for the same, compare the cards with his own official copy; keep the same corrected and hold it subject to the order of the Chairman to supply any new agency which may need a copy of the tariff. (Exec. Com., Oct. 21, '99.)

STAMP CLERKS.

1. Stamp Clerks are employed by the New England Insurance Exchange, and must conform to its rules and instructions, as issued through its Secretary.

2. Applications for Stamp Clerks shall be made by the Local Committee having jurisdiction to the Executive Committee, which Committee shall fix their compensation, and submit its recommendations to the Exchange for approval. They may be removed by the Executive Committee, subject to approval of the Exchange.

3. The rates governing them are the tariff rates published by the authority of the Exchange. No *proposed* rate for improvements or any cause shall be considered in force until printed and promulgated by the Exchange.

4. They will be supplied by the Exchange with copies of the tariffs for the territory under their jurisdiction, ~~and~~ on their application, with tariffs of other localities in which the members of their Boards have risks.

5. ~~The~~ They shall notify promptly and simultaneously all members of their Boards of all rates and rules promulgated to them by the Exchange.

6. They will be provided by the Exchange with proper stamps for stamping reports as follows, and no others shall be used:—

- (1) "Correct" (with space for rate and term of policy).

(2) "Not rated; written subject to Exchange approval."

(3) "Written in violation of Tariff."

7. They shall make such examinations as may be determined by the Exchange through the Local Committee having jurisdiction of all daily reports, registers, or applications, and endorsement reports, referring to rates, premiums, return premiums, permits, or change of location, which are reported or charged to the companies, *without regard to the location of the risks*, and stamp the same as hereinafter provided.

8. They shall keep a record for each Agent of the numbers of all policies or renewals of each Company represented by him, including those "canceled" or "not taken." No further record of the business of the Companies shall be made, except as hereinafter provided.

9. Missing policy numbers must be satisfactorily accounted for, and the failure of an Agent to do so shall be reported to the Exchange through the Local Committee having jurisdiction.

10. They shall not approve any report until it has been found, after careful examination, that no Exchange rate or rule has been violated.

11. All reports submitted to Stamp Clerks shall be immediately mailed by them to the Companies in stamped envelopes, furnished by the Agent, unless otherwise instructed by the Exchange through the Local Committee having jurisdiction.

12. When an incorrect report is submitted, they shall stamp it "Written in violation of tariff," with errors noted, at the same time notifying the Agent of such action, and requesting a corrected report.

13. When they are unable to determine whether or not a report is correct they shall apply to the Exchange for information, and the stamp "Not rated; written subject to Exchange approval," shall not be affixed to any report until they shall have ascertained that no Board or

Exchange rate applies. The report shall be forwarded, with a rider stating that they were unable to determine whether or not it is correct, and that the Company will be advised as soon as the information is received. If found to be incorrect, the agent shall be requested to reform the policy and submit a corrected report for stamping.

14. Any unrated risk, not clearly covered by existing minimum rates, must be written under the rule for unrated risks, and reports on such shall be stamped "Not rated; written subject to Exchange approval." The Exchange shall be notified at once, and when rate is promulgated, Companies on the risk shall be advised whether their policies were correctly written or not; and if incorrectly written the agent shall be requested to have policies reformed and submit corrected reports for stamping.

15. They shall keep a record of all reports forwarded, as prescribed in Sections 12, 13, and 14, and if corrected reports are not received from the agent within a reasonable time they shall notify the Companies and the Exchange.

16. When specifically instructed by the Exchange through the Local Committee having jurisdiction, they shall file written reports and charges of violations of which they have knowledge with the Local Board.

17. Whenever in doubt as to the proper course to be pursued they shall apply for directions to the Exchange through the Local Committee having jurisdiction.

18. *Caution:* Stamp Clerks are warned against conveying information of the business of any agents to others, or to any persons not in the insurance business. They must maintain strict impartiality toward the members of their Boards, while aiding them in all proper ways, at all times representing with dignity the friendly supervision of the New England Insurance Exchange. (Jan. 20, '94; Mar. 20, '97; Jan. 21, '99.)

SYSTEM ADOPTED BY THE NEW ENGLAND INSURANCE EXCHANGE TO INSURE PROMPTNESS AND UNIFORMITY IN THE PROMULGATING OF RATES.

1. It shall be incumbent upon the Chairman of each Committee in charge of any Local Board, to see that the Exchange has on file a complete and corrected Tariff for the locality under his charge.

2. All new Tariff books should be of the standard size; viz., 5¼ x 8 inches.

3. The Chairmen of all Local Board Committees shall see that all new rates and corrections in the territory under their charge are *promptly promulgated*.

4. All new rates, or changes and corrections of rates, pending promulgation or publication, shall be held as confidential by the members of this Exchange; and no information regarding such rates or changes and corrections shall be given except through the Local Board Secretaries or Secretary of this Exchange.

5. Corrections to the various tariffs (except card tariffs) shall be mailed direct to agents by the Secretary of the Exchange.

6. In all new tariffs the class letter of each risk under the term policy rule shall be placed between the flat and 80 per cent rates.

7. The Secretary of the Exchange shall not promulgate any rules or rates which in his judgment are in violation of any general rules or rates of the Exchange without first referring the same to the Executive Committee. (Mar. 7, '85; Dec. 10, '92; Dec. 3, '98; May 12, '00; Jan. 26, '01.)

MERCANTILE RISK.

A building shall be considered as occupied for mercantile purposes only, when the greatest hazard of occupancy is the storage, sale or exhibition for sale of merchandise. This shall not, however, be held to include hay, grain, coal, ice, tobacco, lime or lumber storage, grain elevators, sale stables, tobacco barns when not appurtenant to and written with dwelling, or store

houses appurtenant to manufacturing plants. (Jun. 5, '86; Nov. 26, '92; Dec. 16, '99; Sept. 21, '01.)

ICE LIMITATION CLAUSE.

A reduction of fifteen (15) per cent of the annual rate may be allowed on *contents only* if policies contain a clause limiting the value of Ice to not exceeding 50 cents a ton, no reduction to be made in building rate. (Mar. 30, '07.)

FARM PROPERTY.

Farm property is understood to mean farm buildings and their contents, located on farms occupied for farming purposes, and shall not be understood as covering or applying to any building or property located within the limits of any city or village, however remote from any other buildings they are or may be, unless used and occupied for farming purposes. (Sept. 9, '93.)

PRIVATE BARN.

No Barn to be classed as a *private* barn which contains more than four horses used for business purposes. (July 12, '02.)

MINIMUM RATES.

Local Committees may, at their discretion, specifically rate risks at less or more than the minimum ratings of any class except when otherwise noted.

Minimum rates shall attach and apply only to such risks as are not specifically rated. (Dec. 10, '92; May 12, '00.)

The following are minimum rates established by the Exchange:—

Miscellaneous.

(Mar. 17, '94; Jul. 13, '01; Mar. 1, '02;
May 24, '02; Feb. 14, '03; Jul. 18, '03;
Oct. 1, '04; Sept. 23, '05; Dec. 16, '05;
Oct. 6, '06; Mar. 2, '07; Mar. 30, '07;
Apr. 27, '07.)

	Bldg. Cents
Automobiles, Floating Policy . . .	Refer to Cos.
Cotton on Storage	1.00

(The above rate does not apply to Cotton stored in risks rated by the Factory Improvement Committee, or insured in Manufacturers' Mutual Companies.)

	Bldg.	Cents.
Country and Village Stores	2.20	2.30
Country and Village Stores occupied in part by family as a residence	1.90	1.90
Ice Houses	4.00	4.00

NOTE.—A reduction of fifteen (15) per cent of the annual rate may be allowed on *contents only* if policies contain a clause limiting the value of Ice to not exceeding 50 cents a ton, no reduction to be made in building rate.

Incubators and (or) Brooders, permit for use	1.00	1.00
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(Short rates of one per cent for less than one year.)

Lumber piled on cleared land, without forest or steam railroad exposure		3.15
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Same, if policies contain the <i>Standard 80</i> per cent Reduced Rate Clause and the "Piled Lumber Clause" (see page 72.)		2.50
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Lunch Carts	3.15	3.15
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Moving Picture Machines, permit for (except in Theatres)	1.00	1.00
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(Short rates of one per cent for terms less than one year, but no permit to be granted for less than the charge for one month.)

Tobacco Barns or Sheds, more than 100 feet from Dwelling	1.20	1.80
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Tobacco Barns or Sheds located within 100 feet of Dwelling, if written with Dwelling, regular Farm rates on Building.

Contents		1.80
If not written with Dwelling	1.20	1.80

Where the Exchange form of policy for Tobacco (see page 69) in Barns and Sheds is used, rates to be 1.20 instead of 1.80.

Farm Property.

In Vermont. (Mar. 31, '94.)

Farm Dwellings and Barns written with <i>Dwelling</i>	70	70
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	Bldg.	Conts.
Field Barns and Barns written without the Dwelling	1.00	1.00
Mass., R. I., Conn. (Apr. 21, '00; Oct. 27, '00.)		
Farm Dwellings and Barns not more than 300 feet from Dwelling when written with the Dwelling:—		
Occupied by <i>Owner</i> , one year . . . .	.60	.60
Occupied by <i>Tenant</i> , one year . . . .	.90	.90
Farm Barns more than 300 feet from Dwelling, when written with the Dwelling:—		
Occupied by <i>Owner</i> , one year . . . .	.80	.80
Occupied by <i>Tenant</i> , one year	1.00	1.00
Farm Barns when written without Dwelling:—		
Occupied by <i>Owner</i> , one year	1.00	1.00
Occupied by <i>Tenant</i> , one year	1.20	1.20
Farm buildings occupied by foreman or superintendent of farm are not to be considered tenant farms.		

Summer Property.

(Nov. 10, '00; Oct. 24, '03.)

Summer Dwellings, and Barns and Stables appurtenant, if written with Dwelling:—		
One year . . . . .	.50	.50
Policies to contain the following Non-occupancy Clause:—		
“Permission is given without charge for the premises to remain vacant or unoccupied.”		
Barns and Stables appurtenant to Summer Dwellings, if written without Dwelling:—		
One year	1.00	1.00

No specific rates shall be made lower than the above, except in case of dwellings of so-called “fire-proof” construction, within 500 feet of a public hydrant, by appli-

cation through Exchange Committee having jurisdiction.

RISKS NOT SPECIFICALLY RATED.

The writing of a policy on any risk not specifically rated, within the jurisdiction of this Exchange, unless such risk is clearly covered by existing minimum rates, or exempted from rating by the Committee having jurisdiction, is a violation of the Rules of this Exchange, except that after a written application for a rate has been filed in proper form, an unrated risk may be bound, or written at a rate "*subject to revision and approval*" by the Committee or Local Board having jurisdiction. (Dec. 10, '92; May 12, '00.)

RATED RISKS.

The writing of a policy on any risk specifically rated or covered by existing minimum rates, *at less than Tariff rate, "subject to approval,"* is a violation of the rules of this Exchange. If an application for change in rate on any risk has been made, the Tariff rate shall still apply, and be obtained until the application has been acted upon, and the change in rate shall have been regularly promulgated. (Dec. 10, '92.)

ALL EXPOSED DWELLINGS TO BE RATED.

All dwellings and private stables exposed by rated risks shall be specifically rated. (Nov. 8, '84; Nov. 26, '92; May 12, '00.)

FIRE-PROOF BUILDINGS.

Exchange Committees may by vote of the majority of their members make and promulgate specific rates to which the Reduced Rate Clause Rules may apply, on so-called fire-proof *dwellings* and (or) their contents, which are located within 500 feet of a public hydrant. (May 12, '00.)

The Executive Committee, on receipt of request from any local committee, may grant authority to such local committee to make a greater difference between the *flat and 80 per cent* rate than is allowed by the Reduced

Rate Clause Rules, when rating fire-proof buildings and their contents. (Mar. 18, '05.)

COAL YARDS.

In rating coal-yard property local committees shall publish rates with a deduction for the use of the *Standard Bituminous Coal Clause* (see page 66), and the allowance from the flat rate shall be \$2.15 per \$100 of insurance. (May 12, '00; Oct. 27, '00.)

RAILWAY SUBROGATION WAIVER.

Whenever the owner of property insured has, under lease or contract, surrendered the right of action against a Railroad Company for damage done by it to said property, and the policies of insurance on same contain a railway subrogation waiver clause, there shall be an additional charge made of not less than ten per cent of the published rates. (July 14, '06.)

FACTORY TENEMENTS.

Factory Tenements, owned by Mutual Mill Corporations, and under protection of their fire apparatus, or public fire departments, shall be exempt from minimum rates in all Tariffs where not specifically rated as Factory Tenements. (Oct. 8, '87; Nov. 26, '92; Feb. 11, '98.)

MUTUAL RISKS.

The rescinding of rates on risks insured in Massachusetts or Rhode Island Manufacturers' Mutual Companies shall be left to the discretion of the several Committees having jurisdiction.

No rates shall be declared "off" by committees of this Exchange (other than the Factory Improvement Committee) without the approval of a majority of the members of the committee having jurisdiction.

All rates on such risks shall apply and attach until rescinded by the Committee having jurisdiction. (Dec. 30, '90; Nov. 26, '92; Sept. 21, '95.)

REDUCTIONS TO BE MADE BY COMMITTEES.

No reduction in rate on any risk which has been rated by a Committee of this Exchange, on account

of improvements or otherwise, shall be allowed until the same has been referred to, and approved by, the Committee having jurisdiction. (Mar. 1, '84; Nov. 26, '92.)

PRO RATA CANCELLATIONS OR REBATES.

Pro rata cancellations or rebates on account of reduction of rate, can be allowed only when authorized by the Committee having jurisdiction of the risk, and their authorization promulgated with the new rate.

The written authorization of the reduction or rebate shall be filed with the Secretary of the Exchange, before reduction can be made or rate promulgated. (Mar. 6, '86; Dec. 10, '92; May 12, '00.)

RULING RATE TO GOVERN.

When policies are renewed, or new policies contracted for, previous to the day on which they by their terms take effect, such arrangements shall be made subject to the *ruling rate of the day on which they attach*. (Feb. 9, '84; Dec. 10, '92.)

(By "ruling rate" is meant the rate made by any authority acting under the authority of, or with the consent of, this Exchange.)

NO DIVISION OF COMMISSION, ETC.

All rates made by the New England Insurance Exchange, or any Board or Tariff Association in its jurisdiction, are *net rates*, and any reduction of them to the assured by rebate of commission or any allowance or pecuniary consideration, will be regarded by this Exchange as a direct violation of rates, and will be treated accordingly. (Mar. 22, '84; Dec. 10, '92.)

All Local Boards shall incorporate in their By-Laws one preventing the division of commissions by the members of said Boards, and one agreeing to respect the Rates and Rules of all other Boards; also some provision carrying with it an *adequate* penalty for willful violation of Rules or Rates. (Sept. 13, '84; Dec. 10, '92.)

In the absence of any regularly promulgated average rate for blanket form, blanket policies on any risk, or *risks*, must be written at the highest rate applying to

any portion of the property covered, except that in writing a blanket policy on an electric light or power station the building rate may be used. (Mar. 6, '86; Dec. 10, '92; May 12, '00.)

COMMISSION RULES OF THE BOSTON BOARD OF FIRE
UNDERWRITERS.

These Rules are endorsed by this Exchange, and any violation thereof will be considered a violation of the Rules of this Exchange. (June 22, '89; Dec. 10, '92.)

REDUCED RATE CLAUSE RULES.

State of Maine.

On and after Jan. 1, 1899, a reduction of 15 per cent from the tariff rate may be made on specifically rated Buildings located within 500 feet of a public hydrant, and $7\frac{1}{2}$ per cent on the Contents of the same, provided the 80 per cent Reduced Rate Clause is attached to policies, with the following exceptions:—

1. Risks rated now with the condition of a guaranteed percentage of insurance to value.

2. The following special hazards:—

- (a) Boot and Shoe Factories.
- (b) Cotton and Woolen Mills.
- (c) Electric Light and Power Stations, and all property of Electric Railroads.
- (d) Straw and Palm Leaf Factories.
- (e) Paper, Pulp, and Leather Board Mills.
- (f) Summer Hotels.
- (g) Sprinkled risks rated by the Factory Improvement Committee.
- (h) Any special hazard which is rated by the Scheduled Risks Committee.

If the 90 per cent Reduced Rate Clause is attached to policies they may be written blanket, but no greater reduction in rate to be made for the 90 per cent Clause than for the 80 per cent.

Local Committees having jurisdiction in the State of *Maine* may, at their discretion, rate so-called "fireproof"

buildings with a greater allowance for the 80 per cent Reduced Rate Clause than given above.

If any portion of the property is excluded in any contract of insurance no reduction in rate can be allowed for the Reduced Rate Clause, and the risk must be written at the flat rate.

NOTE.—In policies covering on buildings the foundations below the level of the basement floor and (or) water wheels may be excluded from the application of the policy contract.

The placing of a Valuation Clause on any policy which in any way nullifies or modifies the application of the Reduced Rate Clause is a violation of rules.

Outside of Maine on Risks Rated Previous to Feb. 1, 1899.

All specifically rated risks located within 500 feet of a public hydrant, rates on which were promulgated previous to Feb. 1, 1899, are rated on the basis that these risks are insured to at least 80 per cent of their value; and unless policies covering on such specifically rated risks contain the 90 per cent Reduced Rate Clause the following additions must be charged over and above the printed tariff rates:—

1. When risks are written without any Reduced Rate Clause, or with a Reduced Rate Clause specifying less than 50 per cent of value, 50 per cent must be added to the regular rates.

2. If with Reduced Rate Clause specifying 50 per cent or more, but less than 60 per cent of value, 30 per cent must be added to the regular rates.

3. If with Reduced Rate Clause specifying 60 per cent or more, but less than 70 per cent of value, 20 per cent must be added to the regular rates.

4. If with Reduced Rate Clause specifying 70 per cent or more, but less than 80 per cent of value, 10 per cent must be added to the regular rates.

Specific policies on the above-mentioned risks containing the 90 per cent Reduced Rate Clause may be written at 5 per cent less than the tariff rate.

Blanket policies must always contain the Reduced Rate Clause specifying at least 90 per cent of the value, and are not subject to the 5 per cent reduction from tariff rate for this clause. When policies are blanket as to *location only* they may be made specific by the attachment of the Average or Pro Rata Clause, in which event the 80 per cent Reduced Rate Clause may be used.

The exclusion of any portion of the property in any contract of insurance amounts in effect to a reduction of the rate, and in all such cases an advance of not less than 25 per cent of the rate shall be made to compensate for such exclusion.

NOTE.—In policies covering on buildings the foundations below the level of the basement floor and (or) water wheels may be excluded from the application of the policy contract.

The placing of a Valuation Clause on any policy which in any way nullifies or modifies the application of the Reduced Rate Clause is a violation of rules.

The above rules apply to both buildings and contents.

The above rules do not apply to Private Dwellings and Private Barns, or household furniture in use as such, even though the same be specifically rated.

No Reduced Rate Clause is required on risks located more than 500 feet from a public hydrant, and present rates on such risks are to be considered as the rate without any Reduced Rate Clause, except that where a Blanket Policy is written on risks more than 500 feet from a hydrant a 90 per cent Reduced Rate Clause must be attached to the policies.

These rules governing the use of the Reduced Rate Clause do not apply to or affect risks rated by the Factory Improvement Committee nor to Paper, Pulp, and Leather Board Mills.

Risks Rated on and after Feb. 1, 1899.

On and after Feb. 1, 1899, all specific rates will be printed in two parallel columns, the first showing the flat rate without any Reduced Rate Clause, and the second showing the rate when the 80 per cent Reduced Rate Clause

is attached to policies. If no rate appears in the second column, it will show that no reduction can be allowed from the flat rate for any Reduced Rate Clause.

To obtain the proper rate when a clause guaranteeing a greater or less percentage than 80 per cent is attached to a policy covering on any risk which has a rate printed in the second or 80 per cent column; the following scale is to be used:—

If policies contain Reduced Rate Clause specifying 60 per cent of the value, deduct 10 per cent from the flat rate.

If policies contain Reduced Rate Clause specifying 70 per cent of the value, deduct 20 per cent from the flat rate.

If policies contain Reduced Rate Clause specifying 80 per cent of the value, deduct 30 per cent from the flat rate.

If policies contain Reduced Rate Clause specifying 90 per cent of the value, deduct 30 per cent from the flat rate if the policy is blanket and 35 per cent if the policy is specific.

Blanket policies must always contain the Reduced Rate Clause specifying at least 90 per cent of the value, whether the risk is subject to a reduction in rate for the clause or not. When policies are blanket as to *location only* they may be made specific by the attachment of the Average or Pro Rata Clause, in which event the 80 per cent Reduced Rate Clause may be used.

In promulgating an average rate for blanket form applying in different localities, committees are authorized to publish, as a condition of the rate, the 90 per cent Reduced Rate Clause, omitting the waiving of its application in case the loss is less than five per cent of the total insurance.

If any portion of the property is excluded in any contract of insurance no reduction in rate can be allowed for the Reduced Rate Clause, and the risk must be written at the flat rate.

NOTE.—In policies covering on buildings the foundations below the level of the basement floor and (or) water wheels may be excluded from the application of the policy contract.

The placing of a Valuation Clause on any policy which in any way nullifies or modifies the application of the Reduced Rate Clause is a violation of rules.

The above rules apply to both buildings and contents.

These rules governing the use of the Reduced Rate Clause do not apply to or affect risks rated by the Factory Improvement Committee nor to Paper, Pulp, and Leather Board Mills.

NOTE 1.—No reduction for any Reduced Rate Clause is allowed on risks situated more than 500 feet from a public hydrant, unless such risks are rated by the Railway and Lighting Committee, *except* that Chairmen may promulgate rates on specific risks with the regular reduction for Reduced Rate Clause when in their judgment the protection warrants it, even though the risk is located more than 500 feet from a public hydrant.

NOTE 2.—No reduction is allowed on specifically rated Private Dwellings, Private Barns and their contents, nor on Household Furniture wherever located.

NOTE 3.—All fractions of a cent in the rate, resulting from reductions under the above scale, are to be counted as one cent.

(Dec 17, '92; Dec. 31, '92; Mar. 11, '93; Apr. 22, '93; Oct. 6, '94; Feb. 16, '95; Feb. 20, '97; Dec. 31, '98; Jan. 7, '99; Jan. 14, '99; Feb. 25, '99; May 12, '00; Nov. 10 '00; Jun 1, '01; Apr. 18, '03.)

BUILDERS' RISKS AND MECHANICS' PERMITS.

Mechanics' Permits on buildings, except Summer Hotels in process of construction, alteration, or repair, may be granted on the following conditions, viz. :—

If without contemporaneous yearly, or long term insurance, short rates of one per cent per annum shall be charged, unless a specific rate is promulgated by the Exchange Committee having jurisdiction.

If with contemporaneous yearly, or long term insurance, permission may be granted for a period of ninety *days once* during the life of the policy without charge; *after which a charge* at the rate of 5 cents per month on

each \$100 of insurance shall be made, and the time for which such permit is granted must be expressly stated.

No *Summer Hotel* in process of construction to be written as a builders' risk at less than the minimum rate on Summer Hotels, i. e., \$2.00.

For mechanics' permit or builders' risk covering additions to Summer Hotels or new annex buildings within 150 feet of the hotel, the regular annual rate of the hotel or annex building shall be charged, and an additional charge of short rates of one per cent per annum shall be made for the term for which the permit is granted.

If with contemporaneous yearly insurance, mechanics' permit may be granted on Summer Hotels for an additional charge of short rates of one per cent.

In all of the above cases the time for which such permit is granted must be expressly stated.

No mechanics' permit on Summer Hotels to be granted free of charge, except under the ordinary Alteration and Repair Clause as given below.

No permanent policy to be written on Summer Hotels to cover the same after they are completed and ready for occupancy until the risk has been rated by the Summer Hotels Committee.

The above rates apply to the contents of buildings when these are insured, as well as to the buildings themselves.

Pro rata cancellations may be allowed when Mechanics' Permits are canceled for the purpose of writing annual or long term insurance.

Permission to do work required in making slight changes or repairs, such as are from time to time needed in or on all buildings, can be given without charge in the following form, viz.:—

"Privilege is granted to make ordinary alterations and repairs, it being expressly agreed and made a condition of this policy that extraordinary alterations, ad-

ditions and repairs shall not be made in or upon the premises insured, or containing the property insured, and that (any custom of trade or business to the contrary notwithstanding) no paint or similar substance shall be removed by burning in or about said premises without the consent of this Company endorsed on this policy." (Jan. 27, '94; Nov. 8, '94; Jan. 23, '97; Nov. 20, '97; May 12, '00; Sept. 21, '01.)

NOTE.—Local Exchange Committees may at their discretion waive the charge for Mechanics' Permits on dwellings and private stables. (Jan. 23, '97; May 12, '00.)

TERM POLICIES.

Class A.

Policies may be written for a longer term than one year on BUILDINGS occupied exclusively for any or all of the following purposes at one and one half rates for two years, two annual rates for three years, two and one half annual rates for four years and three annual rates for five years:—

- Asylums.
- Banks.
- Barns (private only).
- Boarding Houses (not over 25 boarders).
- Chapels.
- Charitable purposes.
- Churches.
- Clubhouses.
- Colleges.
- Dwellings (except farm property).
- Fire Department.
- Hospitals.
- Jails (without workhouses).
- Offices.
- Public Libraries.
- Schoolhouses.
- Societies.
- Studios.
- Summer Dwellings.
- Water-works Pumping Stations.*

CONTENTS of above buildings (except Society and Lodge furniture, regalia or paraphernalia) may be written under the same term rule as the building.

BUILDINGS (but not the contents) occupied *exclusively* for Mercantile or Hotel purposes, or for Mercantile purposes and in part for Hotels, Offices, Societies, Schools or Manufacturing purposes (provided the policy contract contains a clause limiting such manufacturing in any building to the employment of not exceeding thirty hands.)

Household furniture, ordinary Private Barn property, office furniture, and hotel furniture in use, contained in buildings mentioned above, may be written under the same term rule as the building.

(NOTE.—The word "hotel" as used above does not apply to Summer Hotels).

RENTS and LEASEHOLD interests on the above-described risks may be written under the same term rule as the buildings.

The above rules do not apply to risks rated by the Factory Improvement Committee.

Class B.

Policies may be written for a longer term than one year on the following classes of risks by adding three fourths of the annual rate for each year in excess of one, except that for fractional parts of a year in excess of one year, a *pro rata* proportion of the annual rate shall be charged; viz., one and three fourths annual rates for two years, two and one-half annual rates for three years, three and one fourth annual rates for four years, and four annual rates for five years:—

FARM PROPERTY and CONTENTS. (Three years only.)

Term policies on Rents of risks rated by the Factory Improvement Committee may be written by adding 75 percent of the annual rate for each year in excess of

one. Policies shall contain guaranty to maintain insurance equal to 90 per cent of the annual rental. The Committee may promulgate an amount equal to 90 per cent of the annual rental with the rate, to be used in place of the 90 per cent Guaranty.

Class C.

Term policies on Buildings or Contents of same, or on Leasehold interests of risks rated by the Factory Improvement Committee, are not allowed, except at *pro rata* rates.

No policy shall be written for a longer term than one year on any risk not included in the above-mentioned classes, except at *pro rata* rates.

Short Terms.

In writing policies for a term less than one year, or cancelling policies, the Short Rate Table shall be strictly observed, fractional parts of months after the first month being reckoned as full months.

General.

In computing a rate for a term, any fraction of a cent is to be considered as one cent. (Nov. 3, '94; Jan. 5, '95; Jun. 22, '95; Nov. 14, '96; Sept. 25, '97; Oct. 9, '97; Mar. 12, '98; Jun. 11, '98; Dec. 31, '98; May 12, '00; Apr. 18, '03; Jan. 14, '05.)

PATTERNS.

Patterns, models, and drawings shall be insured under a separate item and the amount of insurance under such item limited to an amount not exceeding 1 per cent of the amount of the policy, except that where the 90 per cent Reduced Rate Clause is made a condition of the policy, patterns, models, and drawings may

be written under a *Blanket* form, or separately. (Apr. 21, '83; May 23, '85; Sept. 8, '88; Dec. 10, '92; Mar. 31, '94; Oct. 24, '96; May 12, '00.) .

LIGHTNING CLAUSE.

For standard form of Lightning Clause see page 64.

ELECTRIC LIGHT AND POWER EQUIPMENTS.

All insurance on dynamos in Electric Light or Power Stations shall cover in accordance with the requirements and conditions of the Standard forms of policies for Electric Light and Power Stations. The following clauses shall be added to all policies covering on dynamos or motors *wherever* located, unless the *Standard Lightning Clause* is attached to the policy.

"This insurance excludes any loss or damage to dynamos, exciters, lamps, switches, motors, or other electrical appliances or devices such as may be caused by electrical currents, artificial or natural, and will be liable only for such loss or damage to them as may occur in consequence of fire originating outside of the appliance or device itself." (Sept. 14, '89; Oct. 18, '90; Dec. 10, '92; Feb. 4, '93; May 12, '00.)

ELECTRIC LIGHT AND POWER PERMITS.

Permits for the use of Electricity for Light, Heat or Power may be given if requested (see page 64). (Jan. 5, '07.)

CHARGE FOR PERMITS.

The charges for the various forms of permits adopted by this Exchange are net annual charges, and are not subject to any reduction under the Reduced Rate Clause Rules. In writing term policies, the charge for any permit must be multiplied by the same factor as the rate. (Feb. 5, '95; May 12, '00.)

NEW ENGLAND INSURANCE EXCHANGE.

PERMITS TO WORK NIGHTS.

The following classes of risks only are entitled to all night without charge:—

Acid Works.
Bakeries.
Bleacheries.
Breweries and Malt Houses.
Brickworks.
Canning Factories.
Chemical Laboratories.
Distilleries.
Electric Light and Power Stations.
Flouring Mills.
Furnaces.
Gas Works.
Glass Factories.
Glue Factories.
Grape Sugar or Glucose Works.
Linseed Oil and Cotton Seed Oil Works.
Marble Mills.
Newspaper Printing Offices printing a daily morning edition.
Packing Houses.
Paper, Pulp, and Leather Board Mills.
Potato Starch Factories.
Potteries.
Rolling Mills.
Rubber Grinding in Rubber Works.
Sawmills.
Shingle Mills.
Sole Leather Tanneries.
Stone and Granite Sawing.
Sugar Refineries.
Water Works Pumping Stations.

On all other classes of risks permits for work after 10 o'clock P. M. can be granted only on payment of extra rates, as follows:—

On Manufactories of Textile Fabrics (excepting such mills where no picking or carding is done on the premises, and Silk Mills) and Woodworkers and Rubber Works: for all-night permits, 75 per cent of the regular rate; for permits to run not later than midnight, 30 per cent of the regular rate.

On all other Manufactories, except those named above: for all-night permits, 50 per cent of the regular rate; for permits to run not later than midnight, 25 per cent of the regular rate.

Exchange Committees may by vote of the majority of their members make and promulgate less charges than the above when a permit is desired for night work in only a portion of any risk.

Short rates shall be charged in all cases where such permits are granted for periods less than a year.

In all cases the term for which such permits are granted shall be fixed, and premium charged in advance.

(Nov. 10, '83; July 19, '84; Dec. 18, '86; Oct. 12, '89; Dec. 10, '92; Mar. 10, '94; Feb. 2, '95; Jan. 25, '96; Feb. 13, '97; Oct. 15, '98; May 12, '00; Nov. 8, '02; Sept. 19, '03.)

VACANCY.

For Vacancy Permits a charge of short rates of 50 cents per annum per \$100 shall be made after 30 days, *including* the time allowed under the printed conditions of the policy. (Dec. 22, '94.)

For forms of permit see pages 67 and 68.

NOTE.—Local Exchange committees may at their discretion waive the charge for Vacancy Permits on dwellings and private stables. (Jan. 23, '97; May 12, '00.)

Local Boards may adopt the following rules and classification for Vacancy and Non-occupancy if they desire:—

Unlimited Vacancy and Non-occupancy Permits are allowed only as provided in Classes B and D of Minimum Rates on Dwellings.

The standard permits for Vacancy and Non-occupancy must always be used.

Where vacancy or non-occupancy is allowed for a limited time it is not intended that each may be used for the time specified.

EXAMPLE.—When four months' non-occupancy is allowed, a permit for two months' vacancy and one for two months' vacancy would be the time.

The time for which any Vacancy or Non-occupancy Permit may be granted without charge always and is not in addition to, any time allowed under the printed conditions of the policy contract.

After the time has been exhausted for which for either vacancy or non-occupancy can be granted without charge, any further time allowed will be charged for at short rates of fifty cents per annum.

On all risks which are located under such protection as entitles them to a reduction for the Rate Clause (except manufacturing risks and risks by the Factory Improvement Committee, 8 Risks Committee, Railway and Lighting Committee, Summer Hotels Committee) and on all specific risks private dwellings and barns (not summer or factory) located within five hundred feet of a fire hydrant: Vacancy and Non-occupancy Permit may be granted without charge under the following periods aggregating not over six months in each year.

"Permission is hereby given for the property under this policy to remain vacant or unoccupied for a period of days, from this day of 19, to the day of 19, at 12 o'clock noon.

Class A.

Includes all dwelling property which is described in the definition of "Farm Property."

Property in Class "A" is entitled only to the vacancy or non-occupancy privilege as is allowed

standard form of policy, after which a charge must be made at short rates of fifty cents per annum.

Class B.

Includes the following:—

All Summer Dwelling Property, whether protected or not, and all other unprotected dwellings with permit in the policy form for more than four months' vacancy or non-occupancy in any one year.

The permit given below may be attached to policies:

"Permission is given without charge for the premises to remain vacant or unoccupied."

Class C.

Includes unprotected dwellings with permit for vacancy or non-occupancy of not more than four months in any one year. This class is entitled to permit without charge for not more than four months' vacancy or non-occupancy in any one year, after which a charge at short rates of 50 cents per annum must be made. The limit of protection is 500 feet from a public hydrant.

The following is the form of permit to be used:—

"The Vacancy or Non-occupancy of the premises herein described for a total period not exceeding four (4) months in any one year shall not vitiate this policy."

Class D.

Includes protected dwellings not Summer Property with permit for vacancy or non-occupancy under one of the following forms:—

"Vacancy or Non-occupancy of the premises herein described shall not vitiate this policy, it being guaranteed as a part of this contract that the within described dwelling is under the protection and supervision of fire and police departments, and within 500 feet of a public water hydrant."

Or this

"The Vacancy or Non-occupancy of the premises herein described for a total period not exceeding four (4) months in any one year shall not vitiate this policy" (Oct. 24, '08.)

PERMITS FOR MANUFACTURING RISKS TO CEASE
OPERATION.

In writing policies upon manufacturing risks not protected by an approved system of automatic sprinklers, permission to remain idle for a term not exceeding thirty days may be granted; but if during the term for which the policy is written, a permit for longer time than thirty days is required, such permission *must be endorsed on the policy* at date of granting same, and the length of time for which the permit is desired must be stated therein. If a day and night watchman with approved clock is constantly maintained, and guaranteed in policies, the above permit may be granted without charge. No *unlimited* permits for idleness or suspension of operations will be granted.

The above rule does not apply to Saw and Shingle Mills, Potato Starch Factories nor Canning Factories. A permit to cease operations in such risks, without watchman and clock, can be granted for the whole or any part of the period between October 1st and the following May on Saw and Shingle Mills, and between November 1st and the following September on Potato Starch Factories and Canning Factories. (Apr. 12, '90; Dec. 10, '92; May 12, '00; Nov. 8, '02; Jan. 14, '05.)

NON-OCCUPANCY.

For Vacancy and Non-occupancy rules see page 45.

For forms of permit see pages 67 and 68.

CENTRAL OFFICE WATCHMAN'S SERVICE.

A credit of not over 5 cents from the "flat rate" may be allowed for the installation of the American District Telegraph Co.'s central office watch-clock system in any risk in a manner satisfactory to the Committee in charge, this allowance to be in addition to whatever credit may be given for a watchman's service. (Dec 37, '02.)

FIREWORKS AND COLORED FIRES.

The *sale of Fireworks*, by which term is meant any pyrotechnical preparation or device that requires the application of a spark or flame to effect its discharge or explosion, is allowed only with the Standard form of permit. (See page 57.)

The time for which this permit may be issued shall not exceed four weeks, and the charge therefor shall not be less than 25 cents per \$100, whether issued for four weeks or less.

The *manufacture of Colored Fires* in connection with the sale of Fireworks is prohibited, except under the Standard form of permit. (See page 56.)

The time for which this permit may be issued shall not exceed four weeks, and the charge therefor shall not be less than 50 cents per \$100, whether issued for four weeks or less. And the charge shall be the same when the assured does not keep Fireworks, but desires to keep Colored Fires in loose bulk or compound the same on the premises.

The charge for either form of permit is to be made on all stocks in the same building; also on the building containing such a stock. (Nov. 3, '88; Dec. 10, '92.)

GASOLENE AND NAPHTHA GAS MACHINES.

National Board Rules.

(Adopted Oct. 4, '02.)

Charges.

A permit for the use of a *permitted* Gasolene Gas Machine *with inside carburetter* may be granted at a charge of ten (10) cents per \$100 of insurance, when the apparatus is installed in compliance with the rules of the Exchange.

A permit for the use of a *permitted* Gasolene Gas Machine *with outside carburetter* may be attached to a policy without charge, when the apparatus is installed in compliance with the rules of the Exchange.

When a permit for the use of an *unpermitted* Gasole Gas Machine, or for an installation, not in compliance with the rules of the Exchange, is attached to a policy a charge of not less than 25 cents per \$100 of insurance must be made. (Mar. 5, '98; Oct. 4, '02.)

For form of permit see page 61.

GASOLENE VAPOR LAMPS AND OIL DISTRIBUTION SYSTEM

National Board Rules.

(Adopted April 6, '01; Oct. 4, '02.)

Charges.

When a permit for the use of a *permitted* Gasole Vapor Lamp or Gasolene Oil Distribution System attached to a policy, a charge of 5 cents per \$100 of insurance must be made for each lamp.

When a permit for the use of an *unpermitted* Gasole Vapor Lamp or Gasolene Oil Distribution System attached to a policy, a charge of not less than 25 cents per \$100 of insurance must be made for each lamp.

NOTE.—Two or more *burners* on one fixture may counted as one lamp. (April 6, '01; Oct. 4, '02.)

For forms of permit see pages 57 and 62.

GASOLENE AND NAPHTHA ENGINES.

National Board Rules.

(Adopted Oct. 4, '02.)

Charges.

A permit for generating power by means of a *permitted* Gasolene or Naphtha Engine may be attached to a policy without charge, when the apparatus is installed in compliance with the rules of the Exchange.

When a permit for use of a Gasolene Engine, not installed in compliance with the rules of the Exchange attached to a policy, a charge of not less than 25 cents per \$100 of insurance must be made. (Mar. 23, '95; Sec. 11, '97; Mar. 5, '98; Oct. 4, '02.)

For form of permit see page 63.

GASOLENE STOVES.

In granting permits for the use of Gasolene Stoves, the Standard form is to be used. (See page 57.)

AUTOMOBILES WITH GASOLENE OR NAPHTHA ENGINES.

When permit for keeping not more than three automobiles using gasolene is attached to a policy, the following extra annual charge *per hundred dollars of insurance* must be made to apply to both building and contents:—

	<i>Gasolene Explosion.</i>	<i>Gasolene Fuel.</i>
One machine,	10 cents	20 cents
Two machines,	20 cents	40 cents
Three machines,	30 cents	60 cents

When kerosene is used, charges to be one half the above, substituting the word "kerosene" for "gasolene" where necessary in the permit.

The above charges to apply only to the building where the automobiles are located, its additions and connections, and contents of the same.

When more than three automobiles are to be kept, the building should be specifically rated as an automobile risk. (For form of permit, see page 58.) (Nov. 24, '03; Nov. 3, '06.)

SPECIFICALLY RATED AUTOMOBILE RISKS.

When risks are rated as automobile risks and so promulgated the Automobile Permit for Specifically Rated Automobile Risks (see page 59) shall be made a part of the policy contract, and if the Filling Permit (see page 60) is attached an additional charge of 50 cents per \$100 of insurance shall be made. In all other cases the *Standard* Automobile Permit must be used and the regular charges made therefor. (Apr. 1, '05.)

ACETYLENE GAS MACHINES.

National Board Rules.

(Adopted Nov. 24, '00.)

Cautions.

1. Calcium carbide should be kept in water-tight metal cans, by itself, outside of any insured building, under lock and key and where it is not exposed to the weather.

2. A regular time should be set for attending to and charging the apparatus during daylight hours only.

3. In charging generating chambers clean all residuum carefully from the containers and remove it at once from the building. Separate the unexhausted carbide, if any, from the mass and return it to the container, adding new carbide as required. Be careful never to fill the container over the specified mark, as it is important to allow for the swelling of the carbide when it comes in contact with water. The proper action and economy of the machine is dependent on the arrangement and amount of carbide placed in the generator. Carefully guard against the escape of gas.

4. Whenever recharging with carbide always replenish water supply.

5. Never deposit the residuum or exhausted material in the sewer pipes or near inflammable material.

6. Water tanks and water seals must always be kept filled with clean water.

7. Never install more than the equivalent of the number of half-foot burners for which the machine is rated.

8. Never test the generator or piping for leaks with flame, and never apply flame to an outlet from which the burner has been removed.

9. Never use a lighted match, lamp, candle, lantern or any open light near the machine.

10. See that the entire installation is in accordance with the rules of the National Board of Fire Underwriters, a copy of which may be obtained of your insur-

ance agent, and obtain a written guarantee from the party installing same that these rules are complied with.

NOTE.—The failure to observe the above cautions is as liable to endanger *life as property*.

1. Permit may be granted for a permitted machine located inside of or within ten feet from buildings where insurance applies, at a charge of 25 cents per \$100 of insurance if insured risk is occupied exclusively for dwelling purposes; at 50 cents per \$100 of insurance if risk is otherwise occupied.

2. When permit is given for the use of a machine not on the permitted list, located inside of or less than ten feet from building where insurance applies, a charge of not less than \$1.00 per \$100 of insurance must be made.

3. For machines located inside of or less than ten feet from buildings where insurance applies, the permit "A" [see page 55] must be used.

4. The permit "Form B" [see page 55] may be granted free of charge, machine being located outside of and at least ten feet from any building where insurance applies.

(Dec. 4, '97; Jan. 28, '99; Nov. 24, '00; Oct. 17, '03.)

STORAGE AND SALE OF CALCIUM CARBIDE.

National Board Rules.

(Adopted Nov. 24, '00.)

Charges.

When two holders are installed in a building, charge 25 cents.

Where more than two holders are installed, or Calcium Carbide is kept in contravention of these rules, charge at the discretion of the Committee having jurisdiction. (May 27, '99.)

For Standard permit see page 56.

**RULES GOVERNING AUTOMATIC FIRE ALARM OR
THERMOSTAT SYSTEMS.**

National Board Rules.

(Adopted Mar. 24, '00.)

Miscellaneous Rules.

NOTE.—All thermostat systems installed must have received written approval.

No changes in approved apparatus or system shall be made without written approval.

Extension of installation in any risk, due to changes in construction, must receive inspection and approval.

Thermostats set to operate above 155 degrees, test being made with thermostat immersed in water, will be considered high-test thermostats. (May 15, '97; Sept. 24, '98; Mar. 24, '00.)

Care and Maintenance.

(Sept. 22, '00; Oct. 7, '05.)

1. That in future the owner of the property shall in no case receive full allowance for thermostat equipment unless he agrees to make an arrangement that will insure systematic inspections and the maintenance of the system in full working order at all times. Monthly inspections and tests shall be required, and a written report shall be made on the condition of the equipment; a copy of said report to be left on file with the owner of the property, and to be furnished on demand to authorized inspectors.

EXCHANGE FORMS AND PERMITS.

The following Forms and Permits have been adopted by the Exchange, and should be used in all cases.

ACETYLENE GAS.

FORM "A."

In consideration of \$ additional premium and the following warranties, permission is hereby granted for the manufacture and use on the premises described in this policy, of acetylene gas generated by a Acetylene Gas Machine, manufactured by at and located

(Description of machine and location must in all cases be given.)

Warranties.

1. That the charging of the generator or the handling of calcium carbide shall be by daylight only.
2. That no artificial light other than incandescent electric lights shall be permitted within ten (10) feet, and that no fire shall be permitted within fifteen (15) feet of the generator.
3. That no calcium carbide, except that contained in the generator, shall be kept in the building where this policy covers.
4. That no additions to or changes in the installation shall be made without notice to and the written consent of this company endorsed hereon.

FORM "B."

In consideration of the following warranties on the part of the assured, permission is hereby granted to use acetylene gas on the premises described in this policy, using a Acetylene Gas Machine, manufactured by at, provided the machine is located, and calcium carbide stored, outside of and &

least ten feet from any building where this insurance applies.

The use of liquid acetylene or gas generated therefrom on the premises described herein is absolutely prohibited.

Warranties.

Unless the building containing the generator is located at least thirty feet from any building where this insurance applies, the following warranties are made a part of the policy :—

1. That the charging of the generator or the handling of calcium carbide shall be by daylight only.

2. That no artificial light, other than incandescent electric lights, and no fire, shall be permitted within ten (10) feet of the generator.

3. That no additions to or changes in the installation shall be made without notice to and the written consent of this company endorsed hereon. (Nov. 24, '00; Oct. 17, '03.)

CALCIUM CARBIDE.

In consideration of the following warranties on the part of the assured, permission is hereby granted to store one hundred (100) pounds of Calcium Carbide on the premises described in this policy.

Warranted.

1st. That all Calcium Carbide will be contained in water-tight packages not exceeding two pounds each.

2d. That all such packages of Calcium Carbide will be stored in a magazine or holder constructed in accordance with the specifications on the back of this permit.

3d. That all Calcium Carbide will be stored above grade of street. (May 27, '99.)

**SALE OF FIREWORKS AND FOR THE MANUFACTURE OF
COLORED FIRES.**

"In consideration of \$ extra premium permission is hereby granted assured to keep Firework

and Colored Fires on hand and for sale for the term of weeks from date, and the compounding and keeping on hand of Colored Fires in loose bulk is permitted during said term, the quantity thereof not to exceed pounds at any one time."

SALE OF FIREWORKS.

"In consideration of \$ extra premium, permission is hereby granted assured to keep Fireworks and Colored Fires on hand and for sale for the term of weeks from date; but the manufacture of same on the premises, or the keeping and sale of Colored Fires in loose bulk, is strictly prohibited. Colored Fires may, however, be kept on hand and for sale if packed in tubes, tin boxes, or other well-protected packages, holding not to exceed two pounds weight."

GASOLENE STOVES.

"Permission is hereby given for the use of one Gasolene Stove, it being warranted by the assured that the reservoir thereof shall be filled by daylight only, when the stove is not in use; that no fire, blaze, or artificial light shall be permitted in the room where and when such reservoir is being filled; that no Gasolene, except such as is contained in said reservoir, shall be kept within the building; and that not more than five gallons, which shall be contained in an entirely closed metallic can, free from leak, shall be kept on the premises connected with said building." (Sept. 18, '86; Dec. 10, '92.)

GASOLENE VAPOR LAMPS.

In consideration ofdollars additional premium, and of the assured's compliance with the hereinafter-named warranties, permission is hereby given to use (state number).....vapor lamps in the premises described in this policy, the device for generation and use of the vapor being known as the.....vapor lamp, manufactured by.....at.....

It is warranted by the assured that no artificial light shall be permitted in the room when the reservoir is being filled; that no gasolene except that contained in the lamp reservoir shall be kept within the building, or buildings, where this policy covers, and that not more than five gallons, which shall be in a tight and entirely closed metallic can, free from leaks, shall be kept on the premises connected herewith.

A charge of 5 cents per \$100 of insurance shall be made for each lamp for which this permit is granted.

Caution.

The principal danger from gasolene lamps is in having the gasolene about. At ordinary temperature gasolene continually gives off inflammable vapor, and at a short distance from the material will ignite through the medium of this vapor. *The vapor from one pint of gasolene will make 200 cubic feet of air explosive.* It depends upon the proportion of air and vapor whether it becomes a burning gas or destructive explosive. Beware of any leaks in cans, and never forget how dangerous a material you are handling. It should be noted that laws or ordinances in some localities prohibit the use of gasolene for lighting purposes.

The term gasolene shall be held to include naphtha, benzine, or any of the light products of petroleum, by whatever name known. (Apr. 6, '01; Apr. 13, '01.)

AUTOMOBILES USING GASOLENE.

In consideration of \$. . . additional premium, and the compliance by the assured with the hereinafter named warranty, permission is hereby given where not in violation of any law, statute or municipal restriction to keep not more than . . . automobiles using gasolene for fuel or power in the building described in this policy.

Warranted by the assured that the cleaning of an automobile or its parts with gasolene or any other volatile oil shall not be allowed in any building or

covered by this policy; that the automobile reservoir for storage of gasolene or other volatile oil shall not be filled while the machine is inside any building described in the policy owned and (or) occupied by the assured, and that there shall not be at any time any gasolene or other volatile oil in any such building where said machine is housed except that contained in the machine reservoir, and that when gasolene is kept outside of any building it shall be underground and at least ten feet from any insured property.

The term gasolene shall be held to include naphtha, benzine, or any of the light products of petroleum by whatever name known. (Sept. 22, '00; Sept. 29, '00; Nov. 24, '00; Nov. 28, '03; Nov. 3, '06.)

**AUTOMOBILE PERMIT FOR RISKS SPECIFICALLY RATED
AS SUCH.**

In consideration of the compliance by the assured with the hereinafter named warranties, permission is hereby given to manufacture, repair, stable and sell automobiles using gasolene for fuel or power in the building described in this policy.

The warranties of this permit are as follows:—

First.—That in no case shall claim be made under the policy for loss or damage to an automobile, any of its parts, or contents, when caused by fire originating in the automobile itself.

Second.—That the reservoirs of automobiles shall not be filled within any building described in this policy, and that there shall be no gasolene kept or used therein except what is contained in said reservoir or reservoirs, and also except that there may be not exceeding two (2) quarts of gasolene kept in and used from a metal safety can for cleaning purposes.

Third.—That the gasolene supply tank shall be at least (10) ten feet from any building described in this

policy or buried at least (5) five feet below the basement floor, no connection for filling, using from or ventilating such tank to be inside such building.

Fourth.—The term "gasolene" shall be held to include naphtha, benzine, or any of the light products of petroleum by whatever name known.

Filling Permit.

For an additional charge of 50 cents per \$100 of insurance, the following permit may be granted.

In consideration of \$. . additional premium the terms of this policy are modified in so far as to permit the drawing of gasolene from the supply tank and the filling of automobile reservoirs within the buildings described in this policy, it being made a condition of this permit that the top of the supply tank shall be below the level of the lowest pipe used in connection with the same within the building, and that there shall be no blaze, fire or artificial light other than incandescent electric light in the room where and when the filling of automobile reservoirs is being done. (Apr. 1, '05.)

CARBURETTERS.

Permitted to use the Dodge & Gordon Carburetter, the same to have a capacity of not exceeding four quarts; provided the same is filled and sealed outside of the building, and by daylight only. (Oct. 11, '90.)

KEROSENE OIL ENGINE.

Permitted to use a Kerosene Oil Engine, provided the kerosene of not less than legal test shall be used as for therefor, and that the oil tank attached thereto shall be refilled or replenished when the engine is in operation, nor when the fuel taper is burning; and, further, that a metal pan shall be placed under the entire so arranged as to prevent any drippings of oil from reaching the floor; and the assured, in acceptance of this permit, and in consideration thereof, waives

It is warranted by the tanks used in connection thereof shall be complied located outside the building (Nov. 12, '84; May 12, '00.)

moved therefrom the building KEROSENE OIL BURNER.

that they shall use a "Kerosene Oil Burner," provided conditions thereof not less than legal test shall be used as containers, and that the tank attached thereto be of possible located not less than five feet from any being warranted by the assured that the said ing; shall be filled by daylight only, when the burners no than use, and that no fire, blaze, or artificial light view be permitted in the room where and when such being filled. (Feb. 28, '91; May 12, '00.)

GASOLENE GAS MACHINE.

(With Inside Carburettor.)

In consideration of \$ additional premium and compliance by the assured with the hereinafter named warranties, permission is hereby given, where not in violation of any law, statute, or municipal restriction, to light the premises described in this policy from a Gasolene Gas Machine, manufactured by at

It is warranted by the assured that the supply tank for gasolene shall be located outside the building at least thirty (30) feet distant therefrom, underground, below the level of the lowest pipe in the building used in connection with the apparatus; that the piping and apparatus shall be so arranged that in case of accident to the same the gasolene will drain back to the tank; that feed from the supply tank shall be by pump only; that the entire apparatus shall be so arranged that under normal working conditions there shall be not more than one part of gasolene in the building; that the gasolene reservoir at the machine, if any, shall be provided with an overflow, so as to drain through piping back to the tank; that no artificial heat other than hot water or steam shall be used to produce rapid evaporation; and

that the heating and evaporating chambers shall be entirely separate.

The term gasolene shall be held to include naphtha, benzine, or any of the light products of petroleum by whatever name known. (Charge, 10 cents per \$100.)

(With Outside Carburetter.)

In consideration of the compliance by the assured with the hereinafter named warranties, permission is hereby given, where not in violation of any law, statute, or municipal restriction, to light the premises described in this policy from a Gasolene Gas Machine, manufactured by at

It is warranted by the assured that the carburetter and supply tank for gasolene shall be located outside the building at least thirty (30) feet distant therefrom, underground, that the top thereof shall be below the level of the lowest pipe in the building used in connection with the apparatus, that it shall be filled by daylight only, and that no blaze or artificial light shall be allowed in its vicinity.

The term gasolene shall be held to include naphtha, benzine, or any of the light products of petroleum by whatever name known. (Sept. 11, '97; Oct. 4, '02.)

GASOLENE OIL DISTRIBUTION SYSTEMS PERMIT.

In consideration of \$ additional premium and the compliance by the assured with the hereinafter named warranties, permission is hereby given, where not in violation of any law, statute, or municipal restriction, to use (state number) . . . lamps for lighting the premises described in this policy from a Gasolene Oil Distribution System, manufactured by at

It is warranted by the assured that the reservoirs and tanks used in connection with this system shall be located outside the building at least five (5) feet removed therefrom, below the level of the lowest pipe in the building used in connection with the apparatus; that they shall be so arranged that under normal conditions the only gasolene in the building will be that contained in the pipe system, and so that under no possible condition can more than one gallon of gasolene be accidentally admitted at one time within the building; that they shall be filled by daylight only, and that no blaze or artificial light shall be allowed in their vicinity.

The term gasolene shall be held to include naphtha, benzine, or any of the light products of petroleum, by whatever name known.

A charge of 5 cents per \$100 of insurance shall be made for each lamp for which this permit is granted. (Oct. 4, '02.)

GASOLENE ENGINE.

In consideration of the compliance by the assured with the hereinafter named warranties, permission is hereby given, where not in violation of any law, statute, or municipal restriction, to generate power in the building described in this policy by a Gasolene or Naphtha Engine manufactured by at

It is warranted by the assured that the supply tank for gasolene shall be located outside the building, and at least thirty (30) feet distant therefrom, and that if an auxiliary inside tank is used same shall not exceed one quart capacity; that said auxiliary tank shall not be placed on, in, or under the engine, and shall be so arranged that when the supply is closed a drain into the return pipe will be automatically opened; that the piping from the outside supply tank to the engine shall be so arranged that gasolene will drain back to the

supply tank; that feed from supply tank shall be by pump only; that the ignition of the engine shall be by electric spark; and that the engine shall be located free from inflammable flyings.

The term gasolene shall be held to include naphtha, benzine, or any of the light products of petroleum, by whatever name known. (Mar. 23, '95; May 15, '97; Sept. 11, '97; Oct. 4, '02.)

LIGHTNING CLAUSE.

This policy also covers direct loss or damage to the property insured by lightning (meaning thereby the commonly accepted use of the term "lightning," and in no case to include loss or damage by cyclone, tornado or wind-storm) whether fire ensues or not; it being made a condition of this contract that any loss or damage to dynamos, excitors, lamps, switches, motors or other electrical appliances or devices, such as may be caused by lightning or other electrical currents, artificial or natural, is expressly excluded, and that this Company is liable only for such loss or damage to them as may occur in consequence of fire originating outside of the appliance or device itself. It is also a condition of this contract that if there is other insurance upon the property damaged this Company shall be liable only for such proportion of any direct loss or damage by lightning (except as above stated) as the amount hereby insured bears to the whole amount insured thereon, whether such other insurance contains a similar clause or not. (May 12, '00; Sept. 21, '01.)

ELECTRIC LIGHT AND POWER PERMITS.

No standard form is prescribed, the following may be used:—

Permission is given for the use of Electricity for Light, Heat and Power in the premises described by this policy. (Feb. 14, '91; Feb. 4, '93; May 12, '00; Sept. 21, '01; Mar. 7, '03; Mar. 17, '06; Jan. 5, '07.)

REDUCED RATE CLAUSE.

In consideration of the reduced rate at which this policy is written, it is expressly stipulated and made a condition of the contract that, in event of loss, this Company shall be liable for no greater proportion thereof than the amount hereby insured bears to.....
(.....) per cent of the actual value of the property described herein at the time when such loss shall happen, nor for more than the proportion which this policy bears to the total insurance thereon; provided, however, that if the aggregate claim for any loss shall not exceed five (5) per cent of such actual value, no special inventory or appraisalment of the undamaged property shall be required.

If this policy be divided into two or more items, the foregoing conditions shall apply to each item separately; and if two or more buildings or their contents be included in a single item, the application of the provision as to special inventory or appraisalment shall be limited to each building and its contents.

[NOTE.—Care should be exercised by the assured to see that at all times the amount of insurance on each item insured by this Policy shall not be less than the specified percentage of its value; otherwise its operation in case of partial loss might work to the disadvantage of the insured by decreasing the amount of his indemnity. The Reduced Rate Clause is not mandatory. It is attached to this policy in order to obtain a lower rate.]
 (Dec. 17, '92; Dec. 21, '95; Dec. 31, '98; Feb. 11, '99; Oct. 19, '01.)

STANDARD GUARANTY TO MAINTAIN \$.....INSURANCE.

In consideration of the reduced rate of premium at which this contract is made, and the policy issued, the assured agrees to maintain insurance concurrent herewith to the extent of at least \$.....divided between the various items of the policy as appears below.

And it is hereby understood and agreed, that if at the time of any partial or total loss the assured shall not

have insurance upon the property herein described, by this and other policies, to the extent hereinbefore agreed upon, then the proportion of such loss which this Company shall be liable to pay shall not exceed the amount for which it would be liable if said amounts of insurance agreed upon to be the minimum did exist. But if the amount of insurance by this and other policies, on any or all the items, *shall exceed* the said sums agreed upon, then this Company shall not be liable for more than its *pro rata* proportion of the whole amount of insurance on the respective items.

Amounts of insurance agreed upon :—

1st Item, \$.....	3d Item, \$.....
2d " \$.....	4th " \$.....

(Dec. 10, '87.)

AVERAGE OR PRO RATA CLAUSE.

This policy to attach in each building, or locality, in proportion as the value in each bears to that in all. (Mar. 15, '84.)

BITUMINOUS COAL CLAUSE.

In consideration of the reduced rate at which this policy is written, it is mutually understood and agreed that this company is not liable for loss occasioned by the spontaneous combustion of bituminous coal on the premises of the assured. (May 12, '00; Oct. 27, '00.)

STANDARD CEMENT CLAUSE FOR BOOT AND SHOE FACTORIES.

By the terms of this policy it is void if any cement or compound containing benzine, naphtha or any of the lighter products of petroleum, or materials for making the same, are manufactured, used or stored in any building on or in which this policy attaches.

Permission is hereby given to have in the factory not exceeding one day's supply of benzine or naphtha (

cleaning stock and thinning compounds only) and any cement or compounds containing the same, provided they are used cold, and that all such unused materials or compounds shall be removed at night unless they are kept in approved metal receptacles. (Oct. 4, '90; May 10, '02; May 16, '03.)

MECHANICS' PERMIT.

In consideration of \$..... additional premium paid therefor, and the warranty by the insured that *no paint or similar substance shall be removed by burning in or upon the premises insured* (or containing the property insured) without the consent of this Company endorsed on this policy, permission is hereby given for mechanics to work in and about said premises formonths from date, to make alterations, additions or repairs, and this policy (so far as it applies on building) shall also cover all materials and supplies therefor, therein or adjacent, and said alterations or additions when completed. (Sept. 21, '01.)

VACANCY PERMIT.

In consideration of \$ extra premium, permission is hereby granted for the premises described in this Policy to be vacant for the period of days, from this day of 19 . . . , to the day of 19 . . . , at 12 o'clock noon.

It is mutually understood and agreed between this Company and the assured that the building shall be under the supervision and care of some competent person; otherwise this Policy shall be null and void (Dec. 22, '94; May 12, '00.)

[NOTE.—Use this form when the contents have been REMOVED from the building.]

NON-OCCUPANCY PERMIT.

Permission is hereby given for the property insured under this Policy to remain unoccupied for a period of

. days, from this day of
19 . . . , to the day of 19 . . . , at 1
o'clock noon.

It is mutually understood and agreed between this Company and the assured that the building shall be under the supervision and care of some competent person; otherwise this Policy shall be null and void. (May 12, '00.)

[NOTE.—Use this form when the contents **REMAIN** in the building.]

VACANCY AND NON-OCCUPANCY PERMITS.

(To be used only in connection with the rules adopted Oct. 24, 1903.)

The following to be used after the expiration of time which may be allowed without charge:—

"In consideration of \$. . . extra premium, permission is hereby granted for the premises described in this policy to be vacant or unoccupied for a period of . . . days, from this day of 19 . . . , to the day of 19 . . . , at 12 o'clock noon."

The following may be used on dwellings when written at the Minimum Rates as given in Class B:—

"Permission is given without charge for the premises to remain vacant or unoccupied."

The following may be used on dwellings when written at the Minimum Rates as given in Class C or D:—

"The vacancy or non-occupancy of the premises here in described for a total period not exceeding four (4) months in any one year shall not vitiate this policy."

The following may be used on dwellings when written at the Minimum Rates as given in Class D:—

"Vacancy or non-occupancy of the premises herel described shall not vitiate this policy, it being guarv teed as a part of this contract that the within insu dwelling (or contents) is under the protection and pervision of fire and police departments, and within feet of a public water hydrant."

COLD STORAGE.

Clause A.

This insurance is against only direct loss or damage by fire, and does not cover any loss or damage caused by change of temperature resulting from the total or partial destruction or disablement by fire or lightning of the cooling or other apparatus, connections or supply pipes, nor by the interruption of the cooling or other processes from any cause.

Clause B.

This insurance being otherwise against only direct loss or damage by fire, in consideration of \$. additional premium this company also assumes liability (not exceeding amount of this policy remaining after the liability of this company for any direct loss or damage has been determined) for any loss or damage to the property described while contained in the above named building, caused by change of temperature, resulting from the total or partial destruction or disablement of the cooling apparatus, connections or supply pipe by fire occurring in the above described building, or in any other of the following buildings.

Rule.

Where Clause "B" is a part of the policy form an additional charge equivalent to not less than 50% of the published rates for merchandise must be collected. June 20, '03.)

EXCHANGE FORM FOR TOBACCO IN BARNs AND FARM BUILDINGS.

\$.....On Tobacco grown in the year 19.., on the poles, in bulk or in cases, including cases and parts of same, but excluding all shade grown tobacco,owned or held by.....in trust, or on commission, or joint account (but not to cover any property

which may be specifically insured by others), all while contained in.....situate.....

Warranted by assured that no artificial drying or sweating shall be done on the premises unless permission is endorsed on this policy.

Three-Fourths Value Clause.

In consideration of the reduced rate at which this policy is written, it is expressly stipulated and made a condition of the contract that, in the event of loss or damage by fire to the property insured under this policy, this Company shall not be liable for an amount greater than three-fourths ($\frac{3}{4}$) of the actual cash value of each item of property insured by this policy (not exceeding the amount insured on each such item) at the time immediately preceding such loss or damage; and in the event of additional insurance (if any is permitted hereon) then this Company shall be liable for its proportion only of three-fourths ($\frac{3}{4}$) such cash value of each item insured at the time of the fire, not exceeding the amount insured on each such item.

Average or Pro Rata Clause.

This policy to attach in each building or locality, in proportion as the value in each bears to that of all.

Other insurance permitted without notice, until requested. (Oct. 1, '04.)

Curing Permit.

In consideration of the compliance by the assured with the hereinafter named warranties, permission is given to use artificial heat for curing tobacco in the buildings described in this policy. Warranted by the assured:—

That only coal, coke or charcoal be used for fuel.

That no open fires will be used unless a pit at least 18 inches deep with metal cover be provided for each fire.

That if stoves are used, same shall be not over two feet high, shall have iron legs of at least three inches

and that each shall be provided with metal cover, and if such stoves be used, that fires shall be started in same outside buildings.

That a watchman shall be in attendance at all times when any artificial heat is being used.

That no portable device using forced draft shall at any time be used for heating.

This permit may be granted without charge. (May 19, '06.)

Hillman Curer.

In consideration of \$ extra premium and the compliance by the assured with the hereinafter named warranties, permission is hereby given to use "Hillman Curer" for curing tobacco in the buildings described in this policy.

That only coal, coke or charcoal be used for fuel.

That when in operation the "curer" never be less than ten feet from building.

That spark arresters be provided for all smoke stacks.

That either a metal receptacle be provided for ashes, or that same shall be wet thoroughly immediately upon removing same from fire box.

That a watchman be always in charge of "curer" while in operation.

Charge for this permit to be fifteen cents per hundred additional. (May 19, '06.)

TELEPHONE FORM.

\$..... On machinery, apparatus, tools and implements, cables, wires and cords, furniture and fixtures, printed and blank books and stationery, material and supplies, their own or held by them in trust, or on commission or leased for which the assured may be legally liable, or sold but not delivered, all while contained in or on the Telephone Exchange Stations hereinafter more specifically mentioned and described, and

not to exceed in amount the sums set opposite each place or locality.

(Here follows description of the places and amounts covered.)

This Company shall not be liable for any loss or damage resulting from any electrical injury or disturbance, whether from artificial or natural cause, in or to any of the property hereby insured unless fire ensues, and then for the loss resulting from fire only. Nor shall this Company be liable for any greater proportion of any loss than the amount hereby insured at each place bears to.....per cent of the actual cash value of the property insured at such place.

It is further understood and agreed that in case of any loss or damage by fire, the assured is at liberty to make immediately all necessary repairs, notice of such loss to be given to the Company without delay. (Nov. 16, '01.)

PILED LUMBER CLAUSE.

In consideration of the reduced rate at which this policy is written, it is expressly stipulated and made a condition of the contract that a clear space of two hundred (200) feet shall be maintained between the lumber hereby insured and any standing wood, brush, main line of steam railroad, steam or water power sawmill, planing mill or refuse burner, and four hundred (400) feet clear space shall be maintained between said lumber and any portable steam sawmill. (Dec. 16, '05.)

RULES GOVERNING THE INTRODUCTION OF ELECTRIC LIGHTS AND POWER, AND FOR RATING AND WRITING ELECTRIC LIGHT AND POWER STATIONS.

ELECTRIC PERMITS.

A Certificate for all new work or changes in old work should be signed by the party installing or controlling any apparatus. This certificate should be filed with the Secretary of the New England Insurance Exchange, Boston.

Blank Certificates may be obtained by application to the Secretary of the New England Insurance Exchange, Boston. (Adopted by Railway and Lighting Committee, Sept. 27, '90; Exch., Jan. 5, '07.)

DEFECTIVE ELECTRICAL APPARATUS.

The Electrical Inspectors of this Exchange shall report to its Secretary such Electrical Apparatus as they find is not installed in accordance with the rules of this Exchange.

The Secretary shall at once notify both the assured and the party installing the apparatus, of all defects; and if at the expiration of thirty days from such notice he shall not have been duly notified that said defects have been remedied, the rate on both Building and Contents shall be advanced at least 10 cents, and the new rate duly promulgated by him. (Aug. 2, '90.)

**REQUIREMENTS FOR A STANDARD ELECTRIC LIGHT
OR POWER STATION.**

(Oct. 18, '90; Apr. 16, '92; Dec. 16, '93; Nov. 3, '94; Feb. 2, '95.)

BUILDING.

Walls. Brick or Stone, at least eight inches in thickness, or Iron.

Height. One story, without basement or space below.

Area. Not over 5,000 square feet of ground area between standard fire walls.

Roof. Metal, with metal trusses and supports.

Floor. Brick, cement, stone or earth. Wooden platforms may be used about machines.

Cornice. Brick, stone, or metal.

Eaves. Not less than 15 feet from ground.

Finish. No combustible finish, or finish leaving concealed spaces.

Division Walls. If any, to be of brick or stone, with standard fire doors and shutters.

Partitions. About offices, storerooms, or elsewhere, to be of non-combustible material.

Boiler. Except in standard station to be outside, or cut off by standard fire wall with standard fire doors and shutters; wall to be eight inches for one-story station, and four inches to be added for each additional story; wall to extend through and at least three feet above roof. Roof of Boiler House should have proper ventilator.

Stack. Brick, or if iron, to be outside and on brick foundation.

Wire Tower. If any, to be brick or stone, with same kind of roof as station proper.

Stairs. If any, to be properly enclosed, when deemed necessary.

Elevators. If any, to be in brick tower, or with self-closing hatches.

Heating. To be by steam, hot water, or hot air by blower system; piping for same to be free from woodwork and supported by iron hangers. Stoves may be used in office.

Lighting. To be by *gas*, brackets so arranged as not to allow flame to come in contact with woodwork; or by *electricity*, wiring to be in accordance with rules.

Occupancy. Only for the legitimate uses of the station itself.

Exposure. Unexposed within fifty feet; or if exposed to have approved fire walls on exposed sides.

ELECTRICAL ARRANGEMENTS.

Generators.

- (a) Must be located in a dry place.
- (b) Must be insulated on floors or base frames, which must be kept filled to prevent absorption of moisture, and also kept clean and dry.
- (c) Must each be provided with a waterproof covering.

Conductors. From generators, switch boards, rheostats, or other instruments, and thence to outside lines:—

- (a) Must be in plain sight and readily accessible.
- (b) Must be wholly on non-combustible insulators,—such as glass or porcelain.
- (c) Must be separated from contact with floors, partitions, or walls through which they may pass, by non-combustible insulating tubes,—such as glass or porcelain.
- (d) Must be kept rigidly so far apart that they cannot come in contact.
- (e) Must be covered with non-inflammable insulating material sufficient to prevent accidental contact, except that “bus bars” may be made of bare metal.

- (f) Must have ample carrying capacity, to prevent heating.
- (g) Must, where leaving the building, be looped downward, and the tubes in which they are enclosed be inclined so as to prevent the entrance of rain water along the wires.
- (h) Must be provided with a safety fuse or automatic circuit breaker on a non-combustible base for each feeder and primary main.
- (i) All wire connections must be soldered to secure good contact, excepting approved screw contacts.
- (j) Must have branch wires for station lighting installed in accordance with the Rules for Electric Light and Power Wiring.

Switch Boards.

- (a) Must be so placed as to reduce to a minimum the danger of communicating fire to adjacent combustible material.
- (b) Must be accessible from all sides when the connections are on the back; or may be placed against a brick or stone wall when the wiring is entirely on the face.
- (c) Must be kept free from moisture.
- (d) Must be made of non-combustible material, or of hard wood in skeleton form, filled to prevent absorption of moisture.
- (e) Bus bars must be equipped in accordance with Rules for placing conductors.

Resistance Boxes and Equalizers.

- (a) Must be equipped with metal or other non-combustible frames.
- (b) Must be placed on the switch board, or, if not thereon, at a distance of a foot from combustible material, or separated therefrom by a non-inflammable, non-absorptive, insulating material.

Lightning Arresters.

- (a) Must be attached to each side of every overhead circuit connected with the station.

- (b) Must be mounted on non-combustible bases in plain sight on the switch board, or in an equally accessible place away from combustible material.
 - (c) Must be connected with at least two "earths" by separate wires not smaller than No. 6 B. & S., which must not be connected to any pipe within the building.
 - (d) Must be so constructed as not to maintain an arc after the discharge has passed.
- In General.*—All apparatus must be maintained in good condition, and, together with all wiring, must conform with Rules for safe wiring.

CARE AND ATTENDANCE.

Attendant.—A competent man must be kept constantly in the dynamo room while the dynamos are running.

Watch Clock.—If a two-story station, or not running night and day, there must be an approved watch clock in the station, which must have hourly record made on the dial; all dials to be kept on file for inspection.

Waste Cans.—Standard metal waste cans must be provided, and all oily waste kept therein; cans to be emptied daily.

Oils, Gasolene, etc.—Oil must not be allowed to accumulate on the floor. No oils, varnish, turpentine, alcohol, gasolene, benzine, or similar articles, shall be stored in the building, and no gasolene soldering pots to be used or kept in the building.

Ashes.—Ashes must not be kept in combustible receptacles, and must be removed from station daily.

Coal.—Soft coal or charcoal not to be stored in station near the boilers.

Storerooms.—Rooms occupied for the storage of supplies, testing or repairs, must be kept in a clean and orderly manner.

FIRE PROTECTION.

Internal.

Fire Pails.—Three (3) to each 2,000 square feet of floor area, but not less than twelve in any station. Pails to be painted red, with the word "Fire" in black letters 2½ inches long on side thereof. One half the number of pails kept filled with dry sand, and one half with clean water.

Small Hose.—50 to 100 feet of 1½-inch linen hose to each 5,000 square feet of floor area. Hose to be provided with ½-inch nozzle, to be in lengths of not over 50 feet, and to be kept folded, NOT ROLLED, and attached to standpipe, with at least one opening with hose attached on each floor, which shall have an adequate supply of water at not less than 25 pounds pressure; if supply is from tank, capacity of tank to be not less than 1,000 gallons to each 5,000 square feet of ground area; tank to be at least 10 feet above roof.

External.

Water Supply.—There must be two double hydrants connected with not less than a 6-inch main, within 500 feet of the building.

NOTE.—If unexposed, and not over 5,000 square feet ground area, two single hydrants on 4-inch main would be satisfactory.

Fire Department.—There must be a fire department house, with permanent men and horses stationed therein, and at least 1,000 feet of hose kept therein, within one half mile of the building. The said house must also contain steamer, unless water pressure is at least 60 pounds at the building.

Fire Alarm.—Telegraph fire-alarm station to be within 250 feet of building. Unless keyless box, there must be a key at the building.

ELECTRIC LIGHT OR POWER STATION SCHEDULE.

(Apr. 18, '89; Oct. 18, '90; Apr. 16, '92; Dec. 16, '93;
Nov. 3, '94; Feb. 2, '95; Jan. 14, '99.)

Base Rate	45
<i>Charge for Deficiencies:—</i>	
1. Walls. If frame	35
2. Height. (a) For basement	07
(b) For two-story station	15
(c) For three-story station	20
(d) For four-story station	30
(e) For five-story station	35
NOTE.—Any space under ground floor to be counted as a basement.	
3. Area. For each 5,000 square feet or fraction thereof of ground area over 5,000 square feet	07
4. Roof. (a) If tin, gravel or slate roof	07
(b) If shingle roof	25
5. Floor. (a) If heavy, slow-burning mill construction, charge each story	07
(b) If wood, and not as in section (a) above, charge for each story	15
6. Cornice. (a) If wood and plain, open, on exposed stations only	07
(b) If wood and boxed	15
7. Eaves. If less than 15 feet from ground, not less than	07
8. Finish. (a) Wood finish, or any finish which leaves concealed spaces on ceilings or walls	20
(b) Charge for each story more than one, with finish	07
9. Partition Walls. If not as in requirements, charge for each story not less than	07

10. Boiler. (a) If not outside or cut-off as in requirements, except in standard station	.20
(b) If standard cut-off, except not through roof . . . . .	.07
11. Stack. (a) Metal stack through metal roof properly ventilated . . . . .	.07
(b) Metal stack through tin, gravel, or slate roof, properly ventilated . . . . .	.15
(c) Metal stack through shingle roof, properly ventilated . . . . .	.35
(d) Metal stack through tin, gravel, slate, or shingle roof not properly ventilated, or through any floor	1.45
12. Wire Tower. If not as in requirements, not less than . . . . .	.20
13. Stairs. If not as in requirements, 15 cents, and 7 cents for each additional flight.	
14. Elevators. If not as in requirements, 20 cents, and 15 cents for each additional elevator.	
15. Heating. If by stoves or not as in requirements, not less than . . . . .	.20
16. Lighting. (a) If by kerosene in approved metal lamps . . . . .	.07
(b) If by kerosene not in approved lamps, or by gas not in accordance with requirements, not less than . . . . .	.35
17. Generators. Unless as in requirements . . . . .	.35
18. Wires. Insulation and support of, unless as in requirements, not less than . . . . .	.35
19. Wires. If not in plain sight as in requirements . . . . .	.35
20. Wires. If under the ground floor, unless there is a dry basement at least 5 feet high in the clear, or unless an underground system in an approved conduit, not less than . . . . .	.20
21. Wires. Not provided with proper safety cut-outs . . . . .	.35

22. Switch Boards. If not as in requirements .	.70
23. Switches. If not as in requirements . .	.35
NOTE.—If charge is made under 22 no charge to be made under this item.	
24. Feeder Equalizers. If not as in requirements	.70
25. Rheostats, or resistances. If not as in requirements . . . . .	.70
NOTE.—If Rheostats are wood framed, but so located as to reduce hazard to a minimum, a less charge under this item may be made at discretion.	
26. Lightning Arresters. If not as in requirements, or if improperly located . .	.35
27. Joints, contacts, or apparatus of any description, if not as in requirements, unless elsewhere charged for, not less than .	.35
28. Care and Attendance. If not as in requirements, not less than . . . . .	.35
29. Watch Clock. If not as in requirements . .	.15
30. Waste Cans. If none, or if not standard . .	.15
31. Oils, Gasolene, etc. If stored in Station . .	1.45
32. Ashes. If in combustible receptacles . .	1.45
33. Fire Pails. If not as in requirements . .	.15
34. Small Hose. If not as in requirements . .	.15
35. Other Occupancy. According to hazard . .	
NOTE.—If the risk combines lighting, or lighting and power, with power for single trolley railway, charge under "other occupancy" according to circumstances.	
36. Condition. Or defects not elsewhere charged for, charge according to hazard . .	
37. Exposure. Charge according to hazard . .	
Total	
Ten per cent of the above equals.....	
38. Water Supply and Hydrants. If not as in requirements, not less than 10 per cent.	
39. Fire Department. If not as in requirements, not less than 10 per cent.	

40. Telegraph Fire Alarm. If not as in requirements, not less than 10 per cent.

<i>Total Rate on Station and Contents, except Electrical Apparatus</i>	
The rate on dynamos, motors, and all electrical contents of any station to be at least 35c. more than rate on station and other contents . . . . .	.35
<i>Rate on Dynamos and Electrical Apparatus</i>	

**STANDARD FORM OF POLICY FOR BLANKET INSURANCE ON
ELECTRIC LIGHTING OR POWER CENTRAL STATIONS.**

(July 27, '89; Apr. 16, '92; Feb. 11, '99.)

\$.....On the Building, built of.....
and occupied for an Electric Light Station,
and on permanent fixtures and foundations
situated
and on the following described property while
contained therein :—

Steam boilers and settings, funnels, iron stacks, and other appurtenances, pumps, piping, fixtures, tools, and all apparatus pertaining to the boilers.

Steam engines and settings, water wheels or other motors, including flumes and appurtenances, belting, shafting, pulleys, hangers, and all other apparatus pertaining to the motive power.

Dynamos of all descriptions, and regulators or other devices attached thereto.

All other electrical fixtures, apparatus, and devices, and all tools, furniture, and supplies used in the business, and not otherwise hereinbefore specified.

This insurance excludes any loss or damage to dynamos, exciters, lamps, switches, motors, or other electrical appliances or devices such as may be caused by electrical currents, artificial or natural, and will be

liable only for such loss or damage to them as may occur in consequence of fire originating outside of the machines themselves.

Reduced Rate Clause.

The Standard 90% Reduced Rate Clause to be attached.

**STANDARD FORM OF POLICY FOR SPECIFIC INSURANCE ON
ELECTRIC LIGHTING OR POWER CENTRAL STATIONS.**

(July 27, '89; Apr. 16, '92; Dec. 31, '98.)

- §.....On the Building, built of.....
and occupied for an Electric Light Station,
and on permanent fixtures and foundations,
situate
and on the following described property while
contained therein :—
- §.....On steam boilers and settings, funnels,
iron stacks, and other appurtenances, and on
pumps, piping, fixtures, tools, and all appa-
ratus pertaining to the boilers.
- §.....On steam engines and settings, water
wheels or other motors, including flumes and
appurtenances, belting, shafting, pulleys,
hangers, and all other apparatus pertaining
to the motive power.
- §.....On dynamos of all descriptions, and on
regulators or other devices attached thereto.
- §.....On all other electrical fixtures, appa-
ratus, and devices, and on all tools, furniture,
and supplies used in the business, and not
otherwise hereinbefore specified.

Other insurance permitted.

This insurance excludes any loss or damage to dynamos, excitors, lamps, switches, motors, or other electrical appliances or devices such as may be caused by electrical currents, artificial or natural, and will be liable only for such loss or damage to them as may occur in consequence of fire originating outside of the machines themselves.

REQUIREMENTS FOR STANDARD ELECTRIC RAILWAY CAR HOUSES.

(Dec. 16, '93; Feb. 2, '95; Nov. 23, '03.)

BUILDING.

Walls.—(a) To be of good hard burned brick, laid in best lime or lime and cement mortar.

- (b) *Outside Walls.* When of pier construction, piers to be not less than 20 inches thick, the face of pier to measure not less than one fourth as much as the space between centers of piers, and the wall between piers to be not less than 12 inches thick. When without piers, to be not less than 16 inches thick.

Where exposed, to be carried full thickness of wall, at least 5 feet above roof, to be provided with durable and non-combustible coping, and to have no openings.

- (c) *Cut-off or Division Walls.* To have no openings.

To be not less than 16 inches thick, and when walls are over 60 feet in length to be not less than 20 inches thick, or to be strengthened by equivalent piers or pilasters, spaced not over 20 feet center to center, the walls between piers being not less than 16 inches thick.

To be not less than 5 feet parapet, carried full thickness of wall, projecting through and beyond cornice 8 inches (metal roofing not to be carried over wall), with a durable and non-combustible coping.

Where doors or windows in end walls are within $7\frac{1}{2}$ feet of cut-off or division wall, cut-off wall to extend 5 feet beyond end walls.

Where roof timbers enter walls at opposite sides, there must be at least 8 inches of brick work between ends of beams, which shall be self-releasing.

Height.—One story, without basement or space below except at pits. (See requirements pertaining to roofs.)

Area.—Sections between standard cut-off or division walls to contain not over 12,000 square feet of floor area. Distance between centers of adjoining tracks to be not less than 11 feet.

Roofs.—To be not less than 3-inch splined plank. To have timbers (preferably single stick) not less than 6 by 12 inches, spaced not less than 6, or more than 10 feet on centers, supported by wooden posts, not less than 10 by 10 inches, and without trusses. To be without monitors; skylights, if any, to have standard metal frames with wire glass. To be not more than 19 feet at eaves, nor more than 25 feet at peak above the floor level, the slope being from $\frac{1}{4}$ inch to 1 inch per foot. To be covered with gravel, tin, or approved composition.

Cornice.—To be of brick, or of non-combustible material.

Floors.—To be of brick, concrete, stone, or earth, except as noted in requirements for pits.

Finish.—If any, to be non-combustible and without concealed spaces.

Partitions other than Cut-off or Division Walls.—To be constructed of non-combustible material, or 2-inch matched plank coated with fire retardent paint. Doors to be of substantial construction, and hung with heavy hardware. Window openings to be glazed with wire glass.

Pits.—To have brick, stone or concrete retaining walls; brick or concrete floors; steps of stone, concrete or iron; the rails supported directly on brick, stone, or concrete piers, and in addition to follow construction as given under *a* or *b*:—

- (a) The space between outside rails of adjoining tracks to be filled in solid.

- (b) The space between adjoining tracks to be floored over either by brick, arched, or expanded metal and cement; as often as between every second track there shall be a brick wall parallel with track, not less than 8 inches thick, extending from floor of pit to under side of brick, arched, or expanded metal and cement, tightly shutting off space between adjoining pits.

Earth floors are not acceptable as standard.

Tracks.—To run clear from building, without break or transfer table. To be terminated by suitable bumpers, so that there will be a clear space of not less than 3 feet between bumpers and wall of building. Special track work in front of building to be provided with guard rails when necessary.

Track Doors.—To be of wood, in pairs, swinging outward, and so hung as to clear all span, pull-off, trolley, and other wires and each other; *i. e.*, to have stops to prevent swinging over each other, either when closed or open. When within 10 feet of cut-off wall, to be covered and hung as for a standard swinging fire door.

Metal roller doors are acceptable and specifications will be furnished on application.

NOTE.—Concrete construction may be accepted for walls, roofs, and posts, provided plans showing construction proposed are submitted and approved.

HEATING, LIGHTING AND OCCUPANCY.

Heating.—To be by direct steam or hot water, piping being supported on iron hangers and kept free from woodwork.

Boiler.—To be outside or cut off by standard cut-off wall, except that parapet need not be over 3 feet, and one opening into car house will be permitted provided same is protected by standard automatic fire doors on both sides.

Lighting.—To be by electricity.

Secondary lighting by gas of offices and lobbies will be permitted, provided supply of gas is from public system, piping and jets being properly arranged.

Occupancy.—No woodworking, painting, varnishing, finishing, or general repair work to be allowed in building. Cars heated by anything other than electricity not to be stored in building.

ELECTRICAL ARRANGEMENTS.

Trolley Wires.—Trolley wires or irons to be thoroughly insulated from building and so supported that in case of break contact cannot be made with floor.

Cut-out Switch.—To be located at proper place outside of building, so that all trolley circuits in building can be cut out at one point, and line circuit breakers installed so that when cut-out switch is open the trolley wire will be dead at all points within 100 feet of building.

Where building is divided into several sections by cut-off walls, cut-out switch for each section should be provided so that sections can be controlled independently.

Wiring.—Electric light and power equipment to be installed in strict conformity with the National Electrical Code Standard, approved wire, switches, cut-outs, etc., being provided.

Main switch located in box on pole at least 50 feet from building to be provided, so that entire lighting and power installations (except trolley) can be controlled independently of trolley cut-out switch.

In General.—No system of feeder distribution to center in building. Rails to be thoroughly bonded at each joint. Cars not to be left in electrical connection with trolley wires.

CARE AND ATTENDANCE.

Superintendence, Watchman.—During such time as building is not in charge of a regular foreman, a watchman to be maintained. An approved electric clock to be pro-

vided, on which the watchman shall record hourly rounds during nights, and bi-hourly rounds during days.

Waste Cans.—A proper supply of approved metal waste cans to be provided.

Cans to be emptied daily.

The number of cans required will depend on the occupancy, but where building contains pits or is used for cleaning, at least two cans, not less than 24 inches diameter and 36 inches high, will be required for each 6,000 square feet or fraction thereof of floor area.

Oils, Gasolene, etc.—Main supply of oil to be kept in detached oil house so constructed and located as not to be an exposure to the car house.

No gasolene, benzine, lacquer, or other inflammable material to be kept in or near the car house.

Storerooms.—To be kept in a clean and orderly manner.

FIRE PROTECTION.

Internal.

Extinguishers.—One approved three gallon chemical fire extinguisher for each 2,000 square feet of floor area. Extinguishers to be uniformly distributed in permanent locations.

Pails.—In rooms containing pits, or where any wiping up or cleaning is done, one pail to each 1,000 square feet of floor area.

Pails to be galvanized iron, painted red, with the word "Fire" in black letters 2 inches long. To be filled with dry sand and to be provided with scoops.

Small Hose.—50 feet of 1½-inch linen hose to each 6,000 square feet of floor area. Hose to be provided with ½-inch nozzle, and to be in lengths of not over 50 feet, and to be kept folded and attached to not less than 2-inch standpipes, which shall have an adequate supply of water at not less than 50 pounds pressure.

Where an approved water supply is not available and building is not over 12,000 square feet floor area, three additional approved chemical extinguishers may be accepted in place of each hose connection.

External.

Water Supply.—There must be for each 6,000 square feet or fraction thereof of area an approved double hydrant, connected through not less than 6-inch pipe with not less than 6-inch street main. Hydrants should be within 100 feet of building, but under ordinary circumstances not nearer than 50 feet, and must be so located that with 200 feet of hose connected to hydrants, all parts of building can be reached by hose from at least two hydrants.

Water supply must be of such pressure and capacity that not less than 55 pounds will be maintained at hydrants when same are discharging through 50 feet of National Standard 2½-inch rubber-lined hose with 1½-inch Underwriters' playpipes, the number of streams required varying with the area, exposure and other conditions, but not to be of less efficiency than is indicated by the following table:—

<i>Area of Building.</i>	<i>No. Streams.</i>
Up to 12,000 square feet . . .	3
12,000 to 18,000 square feet . . .	4
18,000 to 24,000 square feet . . .	5
Over 24,000 square feet . . .	6

Private hydrants are strongly recommended and should be installed where possible. When so installed, they should be provided with outside gate valves for each pipe, have standard hose house equipped with not less than 250 feet National Standard 2½-inch rubber-lined hose, three 1½-inch Underwriters' playpipes having 1½-inch smooth nozzles, two axes, one bar, one hydrant wrench, six spanner wrenches, six spare washers.

Fire Department.—There must be a fire department house, within one-half mile, having men and horses permanently stationed therein, and an equipment of at least one hose wagon and 1,000 feet of hose.

Fire Alarm.—A fire-alarm box connected with city or town fire-alarm system to be located within 200 feet of building. Unless the box is of the keyless type a key must be kept at box.

SCHEDULE OF CHARGES: CAR HOUSES.

(Dec. 16, '93; Feb. 2, '95; Feb. 15, '96; Jan. 14, '99.; Nov. 28, '03.)

Base Rate . . . . .	.75
<i>Charge for Deficiencies:—</i>	
1. Walls. (a) If of brick, not standard, or of stone . . . . .	.10
(b) If of iron, or frame, metal clad . . . . .	.25
(c) If of frame . . . . .	.35
2. Height. (a) For basement (other than pits) . . . . .	.05
(b) For two stories . . . . .	.15
(c) For three stories . . . . .	.30
3. Area. For each 2,000 square feet, or fraction thereof, ground area over 12,000 square feet . . . . .	.03
4. Roof. (a) Wooden trussed, mill, graveled; joist supported on posts graveled . . . . .	.05
(b) Wooden trussed, mill, slated or tinned; iron trussed, mill, graveled; wooden trussed, joisted, graveled . . . . .	.10
(c) Iron trussed, mill, slated, tinned, or iron covered; iron trussed and iron covered; wooden trussed, joisted, slated, tinned, or iron covered . . . . .	.15
(d) Any type of wooden roof, shingled . . . . .	.25
If of any type (a) to (c) inclusive, with skylights not standard, charge in addition according to conditions, but not less than . . . . .	.05
5. Floors. (a) If rails are supported directly on brick, stone, or concrete piers, with plank between rails, charge for each story . . . . .	.05
(b) If of mill construction, charge for each story . . . . .	.10

(c) If of joist construction, charge for each story . . . . .	.15
For openings in floors not elsewhere charged for, charge in addition according to conditions, but not less than, .05	
6. Cornice. (a) If of wood, open (brick buildings only) . . . . .	.05
(b) If of wood, boxed . . . . .	.15
7. Finish. (a) Wood finish, or any finish which leaves concealed spaces on walls or ceilings, .20; and for each additional story so finished . . . . .	.07
8. Partition Walls. If not as in requirements, charge for each story not less than, .07	
9. Pits. If not as in requirements, charge according to construction, but not less than . . . . .	.15
10. Stairs. If not in brick shaft or properly cut off, .15; and for each additional flight, .07	
11. Elevators. If not in brick shaft, or provided with automatic hatches, .20; and for each additional elevator . . . . .	.10
12. Heating. (a) If not as in requirements, charge according to hazard, but not less than .15	
(b) If by stove, not less than .20; and for each additional stove . . . . .	.10
13. Lighting. (a) If by gas (other than in offices and lobbies) from public supply, piping and jets properly arranged . . . . .	.05
(b) If by kerosene in approved metal lamps . . . . .	.15
(c) If by kerosene in unapproved lamps, or by gas not properly installed, not less than . . . . .	.35
14. Boiler. If not as in requirements, charge according to condition, but not less than . . . . .	.10

-
15. Stack. (a) If iron, through roof of type (a) to (c) inclusive, properly ventilated . . .
(b) If of iron through shingled roof, properly ventilated . . .
(c) If of iron or tile, through any roof not properly ventilated, not less than .35
16. Tracks. If without clear space as in requirements . . .
17. Trolley. If not installed as in requirements .
18. Cut-out Switch. If not installed as in requirements . . .
19. Lighting and Power Wiring. If not installed as in requirements, charge according to conditions, but not less than .15
20. Feeders. If any system of feeder distribution centers in car house, charge not less than35
21. Rolling Stock. (a) If heating is not as in requirements . . .
(b) If not wired in accordance with "Code" requirements . . .
(c) If left in electrical connection with trolley wires . . .
22. Care and Attendance. If not as in requirements . . .
23. Watchman and Clock. If not as in requirements . . .
24. Waste Cans. If not as in requirements . .
25. Lamp Room. If not as in requirements, not less than20
26. Oils, Grease, etc. If not as in requirements, charge according to conditions, but not less than20
27. Extinguishers and Fire Pails. If not as in requirements . . .
28. Small Hose. If not as in requirements . .
29. Occupancy. If any considerable wiping up or cleaning, woodworking, repairing,

RULES AND FORMS.

painting, or varnishing is done in building, or if latter is used for anything other than car-house purposes, charge according to hazard

30. Exposure. Charge according to hazard .

31. Exceptional Bad Features not Noted in Schedule. Charge accordingly .

Deduct for

32. Exceptional Good Features not Noted in Schedule. Deduct accordingly.

.20

Total for figuring percentages . . .

Add for

33. Water Supply and Hydrants. If not as in requirements, not less than 10 per cent

.15

34. Fire Department. If not as in requirements, not less than 10 per cent .

.15

35. Fire Alarm. If not as in requirements, not less than 5 per cent

.35

Total

.35

Deduct for

36. Private Protection or Protection other than Standard. Deduct a percentage of total according to circumstances

.15

.15

(a) If no charge is made under Items 33, 34 or 35, such per cent not to exceed 5

(b) If charge is made under one of Items 33, 34 or 35, such per cent not to exceed 10

.15

.15

(c) If charge is made under two of Items 33, 34 or 35, such per cent not to exceed 15

(d) If charge is made under all of Items 33, 34 and 35, such per cent not to exceed 20	
Total	_____
Rate on Building	_____
Add for	
37. Track Doors. If not as in requirements . . . . .	.07
38. Tracks. (a) If switches or cross-overs are inside building . . . . .	.07
(b) If more than one half the tracks do not run clear from building, or if transfer table cuts tracks . . . . .	.15
NOTE.—If charge is made under (b), make no charge under (a.)	
39. Rolling Stock. (a) If cars are stored off trucks or on false trucks . . . . .	.15
(b) If cars are stored above grade floor . . . . .	.35
NOTE.—If charge is made under (b), make no charge under (a), or under Items 37 and 38.	
Total	_____

Rate on *Rolling Stock in House and on Tracks in Streets*
(70 per cent of rate on building plus 10 cents, and
charges, if any, under Items 37, 38 and 39).

Policies covering on *Rolling Stock in House and on
Tracks in Streets* are *Blanket* in form and require the
90 per cent Reduced Rate Clause.

Total as above plus 10 cents equals,

Rate on *Rolling Stock in House only* (rate on building,
plus 35 cents and charges, if any, under Items 37, 38 and
39).

Total as above plus 35 cents equals,

If policies cover *Rolling Stock* in more than one car
house, they must be written at an average rate, duly
promulgated, based on the storage capacity of each
House and specific rates on *Rolling Stock* therein.

REQUIREMENTS FOR STANDARD REPAIR SHOPS FOR ELECTRIC CARS.

(Dec. 16, '93; Feb. 2, '95.)

BUILDING.

Walls.—Brick, Stone or Iron.

Height.—One story, without basement or space below.

Area.—Not over 5,000 square feet of ground area between standard fire walls.

Roof.—Metal, with metal trusses and supports.

Floor.—Brick, cement, stone, or earth.

Cornice.—Brick, stone, or metal.

Finish.—No combustible finish, or finish leaving concealed spaces.

Openings in Walls.—If building adjoins any other building, the division wall must be of brick or stone, at least 12 inches thick, and extend at least 3 feet above roof and be free from all openings.

Division Walls.—If any, to be of brick or stone, with standard fire doors and shutters.

Partitions.—About offices, storerooms, or elsewhere to be of non-combustible material.

Pits.—To have brick, cement, or earth floors, be only under track and not extend under floor of building, nor communicate with one another. The walls must be of brick or stone, built up solid to floor level, and steps, if any, to be of brick, stone, or iron.

Stairs.—If any, to be properly enclosed, when deemed necessary.

Elevators.—If any, to be in brick tower, or with self-closing hatches.

Heating.—To be by steam, hot water, or hot air by blower system; piping for same to be free from wood-work and supported by iron hangers. Stoves may be used in office.

Lighting.—To be by *gas*, brackets so arranged as not to allow flame to come in contact with woodwork; or by *electricity*, wiring to be in accordance with rules.

NOTE.—Must not be lighted by current from trolley wires, except when the trolley wire is carried into the building, and then only to be used on the ground floor.

Power.—Steam, electric, or water power.

Boiler.—To be outside, or cut off by standard fire wall, with not more than one opening, which shall be protected by standard fire door; wall to be 8 inches for one-story building, and 4 inches to be added for each additional story; wall to extend through and at least 3 feet above roof.

Stack.—Brick; or if iron, to be outside on brick foundation.

Track Doors.—To swing outward, and so hung as to clear all span, pull-off, trolley, and other wires, *and each other; i. e.*, to have stops to prevent swinging over each other, either when closed or open.

Occupancy.—No power woodworking to be done, and only ordinary repairs in painting, varnishing, etc., to be allowed.

Exposure.—Unexposed within fifty feet; or if exposed, to have approved fire walls on exposed sides.

ELECTRICAL ARRANGEMENTS.

Trolley Wires.—To be properly supported on insulating hangers.

Trolley Hangers.—To be placed at such a distance apart that in case of a break in trolley wire, contact cannot be made with the floor.

Cut-out Switch.—Must have cut-out switch located at a proper place outside of building, so that all trolley circuits in the building can be cut out at one point, and line circuit breakers must be installed, so that when this cut-out switch is open the trolley wire will be dead at all points within one hundred feet of the building; the-

current must be cut out of the building whenever the same is not in use, or the road not in operation.

Lights and Power.—Lamps and motors to be installed in such a way that one main switch can control the whole of each installation (lighting or power), independently of main feeder switch. No portable incandescent lamps or twin wire allowed, except that portable incandescent lamps may be used in the pits; connections to be made by two approved rubber-covered, flexible wires, properly protected against mechanical injury, the circuit to be controlled by a switch placed outside of the pit.

Wiring.—All wiring and apparatus to be in accordance with rules.

Feeders.—No system of feeder distribution to center in the building.

Rails.—To be bonded at each joint with not less than No. 3 B. & S. annealed copper wire, also a supplementary wire to be run for each track.

Cars in Shop.—Must not be left in electrical connection with the trolley wire.

CARE AND ATTENDANCE.

Foreman.—A competent man must be in charge of building as long as the system or any part of it is in operation.

Watchman.—During absence of employees, building must be left in charge of a competent watchman, who must be furnished with an approved watchman's clock.

Waste Cans.—A proper supply of standard metal waste cans must be provided for oily waste. Cans must be emptied at least once daily.

Oils, etc.—Lighting and lubricating oils, paints, varnishes, gasoline, benzine, etc., to be in charge of one person, and kept in fireproof, detached building, threshold of which to be raised $2\frac{1}{2}$ inches above floor, and to be drained by a $2\frac{1}{2}$ -inch pipe, and not more than one day's supply of any such materials to be kept in the main building. Sand box containing not less than two bushels of clean, dry sand must be kept in oil room.

Storerooms.—Rooms occupied for the storage of supplies, or similar purposes, must be kept in a clean and orderly manner.

FIRE PROTECTION.

Internal.

Fire Pails.—Three (3) to each 2,000 square feet of floor area, but not less than twelve in any repair shop. Pails to be painted red, with the word "Fire" in black letters 2½ inches long on side thereof. One half the number of pails kept filled with dry sand, and one half with clean water.

Small Hose.—50 to 100 feet of 1½-inch linen hose to each 5,000 square feet of floor area. Hose to be provided with ¾-inch nozzle, to be in lengths of not over 50 feet, and to be kept folded, NOT ROLLED, and attached to stand-pipe, with at least one opening with hose attached on each floor, which shall have an adequate supply of water at not less than 25 pounds pressure; if supply is from tank, capacity of tank to be not less than 1,000 gallons to each 5,000 square feet of ground area; tank to be at least 10 feet above roof.

External.

Water Supply.—There must be two double hydrants connected with not less than a 6-inch main, within 500 feet of the building.

NOTE.—If unexposed, and not over 5,000 square feet ground area, two single hydrants on 4-inch main would be satisfactory.

Fire Department.—There must be a fire department house, with permanent men and horses stationed therein, and at least 1,000 feet of hose kept therein, within one-half mile of the building. The said house must also contain steamer, unless water pressure is at least 60 pounds at the building.

Fire Alarm.—Telegraph fire-alarm station to be within 250 feet of the building. Unless keyless box, there must be a key at the building.

SCHEDULE OF CHARGES: REPAIR SHOPS.

(Dec. 16, '93; Feb. 2, '95; Feb. 15, '96; Jan. 14, '99.)

Base Rate	1.5
Charge for Deficiencies:—	
1. Walls. If frame	.3
2. Height. (a) For basement	.0
(b) For two-story shop	.1
(c) For three " "	.2
(d) For four " "	.3
(e) For five " "	.3
NOTE.—Any space under ground floor to be counted as a basement.	
3. Area. For each 5,000 square feet or fraction thereof of ground area over 5,000 square feet	.07
4. Roof. (a) If tin, gravel or slate roof	.0'
(b) If shingle roof	.2
5. Floor. (a) If heavy, slow-burning mill construction, charge each story	.07
(b) If wood, and not as in section (a) above, charge for each story	.15
6. Cornice. (a) If wood and plain, open, on exposed stations only	.0'
(b) If wood and boxed	.1
7. Finish. (a) Wood finish, or any finish which leaves concealed spaces on ceilings or walls	.2
(b) Charge for each story more than one, with finish	.07
8. Partition Walls. If not as in requirements, charge for each story not less than	.07
9. Pits. If any, and not as in requirements, not less than	.2
10. Openings in Floor. Not elsewhere charged for, not less than	

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11. Stairs. If not as in requirements 15 cents, and 7 cents for each additional flight . . .	
12. Elevators. If not as in requirements 20 cents; 15 cents for each additional elevator	
13. Heating. If not as in requirements, not less than . . . . .	.15
14. Lighting. (a) If by kerosene in approved metal lamps . . . . .	.07
(b) If by kerosene not in approved lamps, or by gas not in accordance with requirements, not less than . . . . .	.35
15. Boiler. (a) If not outside or cut off as in requirements, except in standard building . . . . .	.20
(b) If standard cut-off, except not through roof . . . . .	.07
16. Stack. If iron and not outside . . . . .	.35
17. Power. If not as in requirements . . . . .	.20
18. Trolley Wires. If improperly insulated, not less than . . . . .	.35
19. Cut-out Switch. If none, or if not used as in requirements . . . . .	.20
20. Lighting and Power Wires. (a) If not as in requirements . . . . .	.15
(b) If not installed in accordance with Underwriters' Rules . . . . .	.35
(c) If portable lamps, except as allowed in pits, or twin wire used . . . . .	.35
21. Feeders. If system of feeders enters building for other than lighting purposes and on trolley wires . . . . .	.35
22. Superintendence. If not in care at all times of competent man or watchman with approved clock . . . . .	.15
23. Waste Cans. If none . . . . .	.15
24. Lamp Room. If in building, 20 to 70 cents.	
25. Oils. If stored in the building	1.45
26. Fire Pails. If not as in requirements . . . . .	.15

27. Small Hose. If not as in requirements . . .	.15
28. Occupancy. If power woodworking, or any considerable painting, varnishing, etc., charge according to hazard, but not less than . . . . .	.35
29. Exposure. Charge according to hazard . . .	
Total.	
Ten per cent of the above equals.....	
30. Water Supply and Hydrants. If not as in requirements, not less than 10 per cent.	
31. Fire Department. If not as in requirements, not less than 10 per cent.	
32. Telegraph Fire Alarm. If not as in requirements, not less than 10 per cent.	

Total (this will be rate on Building and Contents)

SCHEDULE FOR RATING STONE-WORKING RISKS.

(Quincy and Milton, Mass., Committee.)

	Base Rate.	Charges.
Polishing Shops, stone and brick	3.20	
Polishing Shops, frame or ironclad	3.55	
Boiler Houses, stone and brick	2.85	
Boiler Houses, frame or ironclad	3.55	
(Boiler to be set in brick and with brick chimney.)		
1. If boiler not set in brick, add . . . . .		.70
(If well protected with asbestos, charge only .35 instead of .70.)		
2. If iron chimney through roof, add . . . . .		.70
Blacksmith Shops, stone and brick	2.15	
Blacksmith Shops, frame or ironclad	2.50	
3. If with iron stovepipe through woodwork, add		1.60
4. If with white tile chimney, add . . . . .		.50
5. If with glazed tile chimney, add . . . . .		.15
Cutting Sheds, frame	1.75	
(Cutting sheds having not more than three polishing wheels, provided there is a warranty in the policy to this effect, may be rated at the basis rate of cutting sheds plus 80 cents plus any charges that should properly apply as noted in the schedule. Any cutting shed that contains more than three polishing wheels is to be rated as a polishing shop.)		
If chimney other than brick, charge same as for such defect under Blacksmith Shops		
Office Buildings, frame		1.40
If chimney other than brick, charge same as for such defect under Blacksmith Shops		

The following charges apply to all of the above risks :—

6. Unless within 500 feet of a public hydrant, or within 500 feet of ample water supply, not more than one mile from steam fire engine house, add70
7. If without night watchman making rounds at least once an hour, add35
8. For defects not mentioned above add according to discretion

All "stone risks" within 20 feet of Polishing Shop and Boiler Houses, or within 10 feet of Blacksmith Shops, to be rated not less than the rate on exposing risk.

Stock, tools, and fixtures in yard to bear average rate of exposing buildings subject to above limits.

SUMMER HOTELS.

RULES.

BUILDERS' RISKS AND MECHANICS' PERMITS.

No summer hotel in process of construction to be written as a builders' risk at less than the minimum rate on summer hotels, *i. e.*, \$2.00.

For mechanics' permit or builders' risk covering additions to summer hotels or new annex buildings within 150 feet of the hotel, the regular annual rate of the hotel or annex building shall be charged, and an additional charge of short rates of one per cent per annum shall be made for the term for which the permit is granted.

If with contemporaneous yearly insurance, mechanics' permit may be granted on summer hotels for an additional charge of short rates of one per cent.

In all of the above cases the time for which such permit is granted must be expressly stated.

No mechanics' permit on summer hotels to be granted free of charge, except under the Ordinary Alteration and Repair Clause.

No permanent policy to be written on summer hotels to cover the same after they are completed and ready for occupancy until the risk has been rated by the Summer Hotels Committee.

SUMMER BOARDING HOUSES.

On dwelling houses written with permission to keep summer boarders, and the limit to the number of boarders kept guaranteed in the written portion of the policy, and if the risk is not specifically rated, rates as follows:—

Not exceeding 10 boarders: Regular dwelling-house rates.

Over 10, not exceeding 25 boarders: .75 per annum.

Over 25, not exceeding 50 boarders: 1.25 per annum.

Over 50, to be rated specifically as Summer Hotel: Not less than two per cent.

These rates to apply only on property not otherwise specifically rated.

STABLES AND OUTBUILDINGS.

All stables and outbuildings, situated within 150 feet of hotel, to rate the same as hotel.

The specific rates named for Summer Hotels apply to all the buildings used in connection with the hotel, and situated within 150 feet of same, unless otherwise specifically rated.

PROTECTED MERCANTILE BUILDINGS.

STANDARD REQUIREMENTS.

(Dec. 13, '02.)

Walls. To be brick.

	1st Story Wall	Thickness in inches of			
		2d S. W.	3d S. W.	4th S. W.	5th S. W.
One story building,	13				
Two " "	17	13			
Three " "	17	17	13		
Four " "	23	17	17	13	
Five " "	26	22	17	17	13

Girders and beams to rest on ledges of metal, stone or brick. Parapet walls to rise not less than 18 inches above roof, and to be not less than 13 inches thick.

Chimneys. To be built from the ground of brick, and walls not to be less than 8 inches.

Area. Not to exceed 5,000 square feet floor area devoted to sale, exhibition or storage of merchandise.

Height. Not over 4 stories above street level. Basement rising 3 feet or more above street level to be counted a story.

Roof. To be metal, gravel, tile or slate.

Cornice. To be brick, terra cotta or stone.

Floors. To be not less than 2 inches thick.

Finish. No wood-finish to be allowed on walls or ceilings.

Stairways. If opening into store, to be enclosed in plank not less than 1½ inches thick, with self-closing door of same thickness at each story.

Elevators. If any, in brick shaft with walls rising above roof and standard fire doors at openings.

Heating. Steam or hot water, pipes to be supported on iron brackets, or stoves or furnaces properly installed.

Power. No power.

Lighting. To be by coal gas or electricity properly installed.

Skylights. To be of wire glass, set in metal frames, or glass not less than one-half inch in thickness, set in metal frames and covered with wire netting.

Light Shaft or Well Holes. None, unless covered at each floor with glass not less than one-half inch in thickness.

Occupancy. Not more than one mercantile occupancy.

Internal Protection. Standpipe, pails and extinguishers. Standpipe not less than 2 inches in diameter, under constant water pressure; equipped with small hose not less than 1½ inches at each story, of sufficient length to reach any part of the floor. Or

Equipment of filled fire pails to the number of 12 pails, or 6 pails and one filled cask for each 5,000 square feet of store floor area, and not less than 6 pails for each story above.

NOTE.—Two (2) approved chemical extinguishers will be considered equivalent to twelve (12) pails, or six (6) pails and one (1) cask.

CLASSIFICATION OF CONTENTS.

The figures opposite certain of the classes indicate the addition to the building rate, because of the hazard of occupancy.

These charges are based upon 30% reduction for 80% co-insurance.

Class A.

Academies and Schools.

Agricultural Implements.

Bank Furniture and Fixtures.

Barber.

Bathing Establishments.

Blacksmith's Shop25

Carriage and Automobile Repository (no repairing).

Clubroom.

Dentist and Manicure.	
Fire Department.	
Flour in Packages.	
Gymnasium.	
Hides.	
Household Furniture in use.	
Jewelry in Safes.	
Leather, Sole and Rough.	
Metal, Iron and Steel and Piping.	
Office Furniture and Fixtures (store furniture and fixtures take rate of stock).	
Police Station.	
Safes.	
Telegraph Offices.	
Telephone Exchanges, except Switchboards	.35
Wool in Bales.	

Class B.

Athletic and Sporting Goods.	
Armories.	
Art Galleries.	
Art Studios.	
Artists' Materials.	
Awning, Tents and Sails.	
Bell Hanger, Lock and Gunsmith.	
Betterments and Improvements to Building.	
Bicycles.	
Billiard Room and Bowling Alleys.	
Book Binder and Printer . . . . .	.25
Books and Stationery.	
Boots and Shoes, Wholesale and Retail.	
Bottling and Mineral Water.	
Brush Stocks.	
Carpet, Rugs and Oil Cloth.	
Cigars and Tobacco.	
Cloaks and Suits.	
Cloth and Woolens.	
. Clothing.	

Crockery, China and Glassware.	
Decorators.	
Delicatessen.	
Dressmaking.	
Dry Goods, Retail and Wholesale.	
Electrical Supplies.	
Electro Plating and Typing . . . . .	.25
Furnishing Goods, Men's and Women's Wear.	
Furniture and Household Furnishings.	
Gas Fixtures, Lamps and Chandellers.	
Glass, Plate and Window.	
Groceries, Wholesale and Retail (with coffee roasting) . . . . .	.35
Halls, Assembly, no Scenery.	
Hardware and Cutlery (with paints and oils) .	.20
Harness and Saddlery.	
Hats and Caps.	
Instrument Makers, Optical and Dental.	
Jewelry.	
Laundry, Hand Power . . . . .	.50
Law Books.	
Leather Belting.	
Libraries.	
Liquors, Wholesale and Retail.	
Lithographer . . . . .	.25
Lodge Room (Regalia, Class C).	
Machinery Stocks.	
Mill Supplies.	
Optical Goods.	
Painter, House and Sign . . . . .	.50
Paints and Oils . . . . .	.50
Paper, Bags and Twine.	
Pictures and Framing . . . . .	.15
Plumber, Gas and Steam Fitter . . . . .	.25
Rubber Goods.	
Saloon.	
Sewing Machines.	
Ship Chandlery, Rope and Cordage.	

Shirt and Neckwear Manufacturing.	
Shoemaker (Cobbler).	
Stove and Tinware (with shop)	.20
Tailor, Merchant and Shop.	
Tea and Coffee (with coffee roasting)	.35
Trunks and Bags.	
Umbrellas, Canes and Whips.	
Upholstery and Carriage Trimmings, Stocks.	

Class C.

Artificial Flowers and Feathers.	
Auction Stocks.	
Bakery	.35
Bric-a-brac, Casts and Curios.	
Broom Corn.	
Butter, Eggs and Cheese.	
Candy and Confectionery (in manfg., no steam)	.25
Chinese and Japanese Goods.	
Costumers.	
Drugs, Retail.	
Drugs, Wholesale	.75
Dyeing, Cleansing and Bleaching	.50
Essential Oils and Perfumery.	
Feed and Grain and Hay (if Hay)	.25
Fish.	
Five and Ten Cent Store.	
Florist.	
Fruit (if banana ripening)	.50
Furs in Stock and Storage.	
Gloves.	
Hops in Bales.	
Hair Goods, Human.	
Hotel Furniture and Fixtures	.35
Jewelry Case and Camera Box Manfg.	.25
Laboratories, Chemical	.25
Leather, Upper and Glove.	
Lodge and Society Regalia and Uniforms.	

Marble and Granite.	
Meats.	
Millinery.	
Museum . . . . .	.50
Music:	
Musical Instruments.	
News Dealer . . . . .	.20
Paper Box Manfg.	
Patent Medicine.	
Pawnbroker.	
Photographer.	
Rag and Junk	1.00
Restaurant and Caterer . . . . .	.35
Rubber Stamp Manfg.	
Secondhand Goods.	
Seeds (use of carbon bisulphide prohibited).	
Shooting Galleries . . . . .	.50
Storage, Household Furniture.	
Storage, Fibre . . . . .	.50
Taxidermist.	
Toys.	
Undertaker.	
Upholstering and Repairing . . . . .	.75
Wall Paper.	
Wire Goods.	
Wood and Willow Ware . . . . .	.25

Notes.

For ratings on any class of occupancy, not clearly covered in above list, the maximum charge must be collected.

Charges in building rates for occupancy hazards not to be cumulative, but highest charge to govern.

For Mixed Stocks covered under one item in policy form the highest occupancy charge must be collected.

To find rate on contents charge that opposite building rate under the proper classification.

112 NEW ENGLAND INSURANCE EXCHANGE.

TABLE OF RATES FOR MERCANTILE STOCKS.

Building Rate.	Contents Rate			Building Rate.	Contents Rate		
	Cl. A	Cl. B	Cl. C		Cl. A	Cl. B	Cl. C
20 to 24	70	1 20	1 70	1 95 to 1 99	2 19	2 49	2 88
25 " 29	75	1 25	1 75	2 00 " 2 04	2 23	2 53	2 91
30 " 34	80	1 30	1 80	2 05 " 2 09	2 27	2 56	2 94
35 " 39	85	1 35	1 85	2 10 " 2 14	2 31	2 60	2 97
40 " 44	90	1 40	1 90	2 15 " 2 19	2 35	2 62	3 00
45 " 49	95	1 45	1 95	2 20 " 2 24	2 39	2 67	3 03
50 " 54	99	1 48	1 98	2 25 " 2 29	2 42	2 70	3 06
55 " 59	1 03	1 52	2 01	2 30 " 2 34	2 45	2 74	3 09
60 " 64	1 07	1 55	2 04	2 35 " 2 39	2 48	2 77	3 12
65 " 69	1 11	1 59	2 07	2 40 " 2 44	2 51	2 80	3 15
70 " 74	1 15	1 62	2 10	2 45 " 2 49	2 54	2 83	3 18
75 " 79	1 19	1 66	2 13	2 50 " 2 54	2 57	2 86	3 21
80 " 84	1 23	1 69	2 16	2 55 " 2 59	2 60	2 89	3 24
85 " 89	1 27	1 73	2 19	2 60 " 2 64		2 92	3 26
90 " 94	1 31	1 76	2 22	2 65 " 2 69		2 95	3 29
95 " 99	1 35	1 80	2 25	2 70 " 2 74		2 98	3 31
1 00 " 1 04	1 39	1 83	2 28	2 75 " 2 79		3 00	3 34
1 05 " 1 09	1 43	1 87	2 31	2 80 " 2 84		3 03	3 36
1 10 " 1 14	1 47	1 90	2 34	2 85 " 2 89		3 05	3 39
1 15 " 1 19	1 51	1 94	2 37	2 90 " 2 94		3 08	3 41
1 20 " 1 24	1 55	1 97	2 43	2 95 " 2 99		3 10	3 43
1 25 " 1 29	1 59	2 01	2 46	3 00 " 3 04		3 13	3 45
1 30 " 1 34	1 63	2 04	2 49	3 05 " 3 09		3 15	3 48
1 35 " 1 39	1 67	2 07	2 53	3 10 " 3 14		3 18	3 49
1 40 " 1 44	1 71	2 11	2 55	3 15 " 3 19		3 20	3 51
1 45 " 1 49	1 79	2 14	2 58	3 20 " 3 24			3 53
1 50 " 1 54	1 83	2 18	2 61	3 25 " 3 29			3 55
1 55 " 1 59	1 87	2 21	2 64	3 30 " 3 34			3 57
1 60 " 1 64	1 91	2 25	2 67	3 35 " 3 39			3 59
1 65 " 1 69	1 95	2 28	2 70	3 40 " 3 44			3 61
1 70 " 1 74	1 99	2 32	2 73	3 45 " 3 49			3 63
1 75 " 1 79	2 03	2 35	2 76	3 50 " 3 54			3 65
1 80 " 1 84	2 07	2 39	2 79	3 55 " 3 59			3 67
1 85 " 1 89	2 11	2 42	2 82	3 60 " 3 64			3 69
1 90 " 1 94	2 15	2 46	2 85	3 65 " 3 69			3 70

Contents of buildings rated at figures higher than those named in the above table are to be rated the same as building.

MERCANTILE SCHEDULE.

(Dec. 13, '02.)

Base Rate	
If not more than one-third frame add . . . . .	.10
If more than one-third frame add . . . . .	.50
1. Walls. (a) If less than 12 inches at any one story charge not less than . . . . .	.10
(b) If otherwise not standard charge not less than . . . . .	.05
(c) For absence of standard parapet side walls charge for each wall . . . . .	.05
NOTE 1.—The above charges apply to each side wall.	
NOTE 2.—Where buildings are two stories or under make one half the above charges.	
2. Area. For each additional 1,000 square feet or fraction thereof over 5,000 square feet floor area devoted to sale, exhibition or storage of merchandise . . . . .	.01
3. Height. (a) For five-story building add . . . . .	.05
(b) For six-story building add . . . . .	.10
(c) For seven-story building add . . . . .	.25
(d) For eight-story building or over add . . . . .	.50
4. Roof. (a) For shingle roof . . . . .	.25
(b) For mansard roof . . . . .	.15
(c) For blind attics . . . . .	.10
5. Cornice and Awnings on exposed Brick Buildings. (a) If metal cornice with wood backing . . . . .	.02
(b) If wood cornice . . . . .	.05
(c) If wooden awnings . . . . .	.05
6. Floors. If not as in requirements	33

7. Finish. (a) If wood sheathed on walls or ceilings in store portion . . . . .	.10
(b) If sheathing is oiled or varnished additional . . . . .	.05
8. Elevator. (a) If not standard and opening into store for each elevator, for each floor pierced . . . . .	.02
(b) If not standard and not opening into store . . . . .	.05
(c) If elevator communicates with blind attic . . . . .	.25
9. Stairways. (a) If opening into store and not enclosed, as in requirements, charge for each stairway for each floor pierced . . . . .	.02
NOTE.—If charge is made for open elevator in store, make one half charge for stairways.	
10. Heating. If heating apparatus, chimneys or flues not standard or unsafely arranged not less than . . . . .	.10
11. Power. (a) If generated by steam boiler in building not less than . . . . .	.10
(b) If electric or city gas engine, properly installed . . . . .	.05
12. Lighting. (a) If by kerosene oils in approved metal lamps . . . . .	.05
(b) If by kerosene oils in not approved lamps . . . . .	.10
(c) If by kerosene oils in central draught lamps . . . . .	.20
(d) Swinging or defective gas brackets . . . . .	.10
13. Skylights. (a) If not as in requirements . . . . .	.05
(b) For each additional skylight, over one, not as in requirements . . . . .	.02
14. Light Shafts or Well Holes. (a) If opening into store part, for each floor pierced . . . . .	.05
(b) If not open into store part, for each floor pierced . . . . .	.02

-
- | | |
|---|-----|
| 15. Occupants. For each additional mercantile or manufacturing occupant, over one, not less than | .05 |
| 16. Cleanliness and General Condition. Carelessness, untidiness, rubbish, ashes, packing material, empty boxes (especially in cellars, attics or rear yards) charge according to circumstances, not less than | .25 |
| 17. Exposures and (or) Communications. Charge according to hazard | |
| 18. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances | |
-

Total

- | | |
|--|--|
| 19. Deduct for Exceptional Good Features not Noted in Schedule, according to circumstances | |
|--|--|
-

Total for figuring percentages.

Add for

- | | |
|--|--|
| 20. Fire Department. If not as in standard 3 per cent of the above total . . . | |
| 21. Water Supply. If not as in standard 3 per cent of above total . . . | |
| 22. Fire Alarm. If not as in standard 2 per cent of above total. | |
-

Total

Deduct for

- | | |
|---|--|
| 23. Internal Protection. If according to standard 3 per cent of above . . . | |
| 24. Fire Protection. If better than standard, such per cent of above total as circumstances merit | |

25. Fire Protection, external, public or private. Not as good as standard, but better than none, according to circumstances, but never to exceed one half of amount charged in items 20, 21 and 22

Total deductions

Total

Add for

Class of Occupancy: According to most hazardous (see stock schedule)

Total (Building Rate; Flat)

	Flat	80% Rat
Building Rate	_____	_____

Contents Rates.

For rate on contents add for class of occupancy, according to class.

SCHEDULED RISKS COMMITTEE.

(Nov. 30, '01; Apr. 26, '02; Nov. 24, '06.) .

The Scheduled Risks Committee shall consist of a general chairman and twenty (20) members, the membership to be sub-divided as follows: Maine, 2; Vermont, 2; Eastern Massachusetts (east of Worcester County), 4; Western Massachusetts (Worcester County and West), 4; Rhode Island, 2; Connecticut, 6.

All classes of risks which the Exchange has ordered to be rated on schedules, except those under jurisdiction of the Railway and Lighting Committee, shall be under the jurisdiction of the Scheduled Risks Committee.

The meetings of the Committee shall be at such time and place as may be determined by the Committee, and shall be open to all members of the Exchange.

The Secretary of the Exchange shall be the Secretary of this Committee, and shall preserve in proper form a full list of risks under the jurisdiction of this Committee. Such list shall be open to every member of the Exchange.

Seven (7) members shall constitute a quorum at any meeting.

Applications for consideration of a risk must be in duplicate, and signed either by the assured, or the Agents, or Brokers controlling the Insurance.

NOTE.—When signed by the assured the application must state the names of all Agents or Brokers by whom the insurance is placed. When signed by the Agent or Broker it must be signed by all Agents or Brokers controlling the insurance on the risk, both building and contents, and if not so signed, it must state the names of all such Agents or Brokers.

All applications shall be referred to the Secretary of the New England Insurance Exchange, who shall file the original with the records of the office, and bring the duplicate before the members at their next meeting, when it shall be referred to the member next in order

of the Sub-Committee having jurisdiction, except that as far as possible, in the case of resurveys, application shall be referred to a member of the Sub-Committee making the last inspection.

No applications for requirements and rates shall be considered unless they have first been sent to the Secretary of the New England Insurance Exchange, and properly assigned at a regular meeting of the Committee.

All Agents named in any application as interested in the risk, shall be notified by the Secretary when the application is received.

No action shall be recorded on any risk, or rate sent out, until the report of the Committee is on file with the Secretary.

No rate shall be promulgated until approved by the Committee at a regularly called meeting.

Reports on applications shall be filed within thirty (30) days from the receipt of the application.

No rates shall be dated back more than one month previous to date of promulgation. Any exceptions to this rule must be submitted to the Committee for consideration, and a vote of three quarters of the members present when such exception is acted upon, shall be necessary for approval.

All rules of the Exchange inconsistent with the above are hereby rescinded, and the following Committees are hereby discharged:—

Boot and Shoe Factory.

Cotton and Woolen Mills.

Paper, Pulp and Leather Board Mills.

Straw Factory.

JURISDICTION OF THE COMMITTEE.

(Adopted by the Com. Dec. 27, '01; Apr. 4, '02.)

The following risks now rated on schedule are *not* under the jurisdiction of the Scheduled Risks Committee.

1. Risks rated by the Railway and Lighting Committee, as these were distinctly excepted in the vote of the Exchange appointing the Scheduled Risks Committee.

2. Stone-working Risks, Sardine Factories and Mercantile Risks, which in some places are rated on schedules adopted by the different local Committees having jurisdiction, but which the Exchange has never ordered rated on schedule, nor approved of schedules which the local Committees are using.

It would also seem clear that the following Risks *are* under the jurisdiction of the Scheduled Risks Committee:

1. Boot and Shoe Factories.
2. Cheese and Butter Factories and Creameries.
3. Fur Hat Factories.
4. Furniture Factories.
5. Straw Factories.
6. Paper, Pulp and Leather Board Mills.
7. Silk Mills.
8. Textile Fabric Mills, including Cotton Mills, Woolen Mills, Weaving Mills, Knitting Mills with carding and spinning, and Knitting Mills with no carding or spinning.
9. Department Stores.
10. Metal Workers, including Hardware, Cutlery, Silverware, Jewelry, Metal Toys, Fire Arms, Watch and Clock Movement Factories, Machine Shops, Metal Novelty Works and Brass and Bronze Working Plants, except Rolling Mills and Wire Nail Mills.

NOTE.—The Committee have voted not to rate Machine Shops on schedule at present unless they have one or more of the special Metal Working Hazards

11. Horn and Comb Factories.
12. Sheepskin Tanneries.
13. Morocco Factories.

The Exchange has adopted certain other schedules, some of which have not been used at all, others have been used by local committees as they saw fit, but the Exchange has not definitely ordered risks rated under

these schedules, and therefore under the vote of the Exchange appointing the Scheduled Risks Committee, such risks are not under the jurisdiction of the Committee until the Exchange shall order the schedules which they have adopted applied. These classes are as follows:—

1. Fruit Canning Factories.
2. Cold Storage Plants.
3. Garment Factories.
4. Planing Mills.
5. Saw Mills.
6. Carriage Factories.
7. Curryng Shops.

SPECIAL RULES.

No application requesting reconsideration of rate on account of error in applying schedule shall be considered, unless the application states of what the alleged error consists. (Jan. 3, '02.)

If a member of the Committee, visiting a risk on account of application for reduction in rate for improvements, finds that the improvements have not been made, no further inspection shall be required for a period of three months. (Mar. 21, '02.)

Permission to cancel existing policies *pro rata* shall be granted with all promulgations unless otherwise ordered by the Committee. (July 11, '02.)

The regular Mechanic's Permit rule shall apply to schedule rated risks, unless otherwise promulgated by vote of the Committee. (May 29, '02.)

Any allowance for fireproof construction voted by the Committee shall be made in the 80 per cent rate only. (Feb. 6, '03.)

The various deficiency charges printed in schedules are minimum charges, the various allowances are maximum allowances. (May 29, '02.)

No 80 per cent rate shall be promulgated on any risk where there is no allowance for public outside fire pro-

tection, except by special vote of the Committee. (Mar. 6, '08.)

No allowance for fire protection better than *Standard* shall be made in any city or town, except Hartford, Conn., until further action by the Committee. (Mar. 20, '08.)

No allowance shall be made in Haverhill for fire patrol. (Apr. 17, '08.)

In mercantile risks, occupied in part for offices and enements, watchmen's stations will be required in public corridors and in all parts occupied for mercantile or manufacturing purposes, but not in offices and tenements. (Oct. 30, '08.)

Regular care and maintenance certificates will be required in order to obtain allowance for thermostat equipments. (Mar. 25, '04.)

Approved portable watchman's clocks will be accepted by the Committee. (Oct. 30, '03.)

In mercantile risks occupied in part for offices and tenements, fire pails or extinguishers will be required in public corridors and all parts occupied for mercantile or manufacturing purposes, but not in offices and tenements. (Oct. 30, '03.)

Enclosures for stairways in all new work must be plank instead of double boards. (Jan. 10, '02.)

Double boards will be accepted for enclosing stairways in old risks. (Oct. 31, '02.)

In Jewelry Factories enamelling stoves shall be charged for as coal stoves. (Mar. 21, '02.)

REQUIREMENTS FOR STANDARD FACTORIES.

(June 1, '01; Dec. 13, '02; Dec. 26, '03; Aug. 20, '04; Feb. 4, '05; Apr. 1, '05.)

Including Boot and Shoe Factories, Breweries, Butter Factories, Canning Factories, Clothing Factories, Cheese Factories, Cold Storage Risks, Comb Factories, Creameries, Cotton Mills, Fur Hat Factories, Furniture Factories, Garment Factories, Horn Factories, Knitting Mills, Large Area Stores, Metal Workers, Morocco Factories, Paper Mills, Planing Mills, Pulp Mills, Sawmills, Sheepskin Tanneries, Silk Mills, Straw Hat Factories, Weaving Mills and Woolen Mills.

National Fire Protection Association Standards for fire doors, shutters, etc., are to be used.

CONSTRUCTION.

Walls. To be brick or stone.

NOTE.—If mixed construction and more than one third frame to be counted as all frame. Frame ironclad to be counted as frame.

Area. Ground area not to be over (see note, page 123) feet in the largest fire section. By fire section is understood any building detached 30 feet under protection, or 60 feet outside of protection, or any part of any building cut off by approved fire wall.

Approved fire walls to be not less than 12 inches thick at top, extending at least 3 feet above the roof, and in frame building must cut and extend at least 36 inches beyond side walls, all openings to be protected with double standard fire doors.

Height. To be not more than (see note, page 123) stories.

Basement 3 feet above ground level to be counted as a story.

Roof. To be metal, gravel, slate or approved composition, and any woodwork to be of mill construction, planks not less than 2 inches in thickness.

Cornice. To be brick, metal or open.

NOTE.—Boxed cornices on exposed brick building to be charged for.

NOTE.—The following are the standards for Area and Height in the various classes.

<i>Class.</i>	<i>Area.</i>	<i>Height.</i>
Boot and Shoe Factories	5,000 square feet	2 stories
Breweries	5,000 "	60 feet
Butter Factories	— " "	2 stories
Canning Factories	5,000 "	2 "
Cheese Factories	— " "	2 "
Clothing Factories	7,500 "	4 "
Cold Storage	5,000 "	50 feet
Comb Factories	5,000 "	2 stories
Cotton Mills	5,000 "	3 "
Creameries	— " "	2 "
Furniture Factories	5,000 "	2 "
Fur Hat Factories	5,000 "	2 "
Garment Factories	7,500 "	4 "
Horn Factories	5,000 "	2 "
Knitting Mills	7,500 "	4 "
(No carding or spinning.)		
Knitting Mills	5,000 "	3 "
(With carding or spinning.)		
Large Area Stores	15,000 "	4 "
Metal Workers	5,000 "	2 "
Morocco Factories	7,500 "	2 "
Paper Mills	— " "	2 "
Planing Mills	5,000 "	2 "
Sawmills	5,000 "	2 "
Sheepskin Tanneries	7,500 "	2 "
Silk Mills	5,000 "	3 "
Straw Hat Factories	7,500 "	3 "
Weaving Mills	5,000 "	3 "
Woolen Mills	5,000 "	3 "

Floors. To be brick, cement or earth, or if wood, to be heavy mill construction.

NOTE.—By heavy mill construction is meant bay timbers, laid with plank not less than 2 inches thick and top floor of 1-inch dressed boards, with tarred or building paper between.

Finish. No wood finish, or finish of any kind leaving concealed spaces in walls or ceilings.

NOTES.—Wood sheathing finished in oil, varnish or shellac is especially objectionable.

Wire lath and plaster, so arranged as to leave no concealed spaces, is often an advantage.

Light wooden partitions may be considered under this item.

Stairways. To be in tower, of same construction as building, with openings into main building protected by self-closing doors.

If in main building, to be enclosed by brick or plank, with self-closing door at bottom of each flight.

Doors may be made to close by spring or weight with chain, but *not by cords*, and must not be fastened open at any time.

When the stairway enclosure is brick, doors must be standard fire doors.

Automatic trap doors at top of each flight, held open by fusible link, may sometimes be accepted in place of enclosing stairways.

Any windows into mill in enclosure or doors of stairways, if necessary for light, must be glazed with wire glass.

Elevators. To be in tower as described for stairways, or if in building to be enclosed in brick well which shall cut and extend above roof, with skylight protected by wire netting, with Standard fire doors, or to have automatic hatches, tinned on underside and edges, at each floor.

Small so-called dumb waiters, chutes and large belt holes to be charged for.

Heating. To be by steam, hot water, or hot air by approved blower system.

All heating pipes to be kept away from woodwork and arranged on metal supports.

Lighting. To be by gas or electricity.

All installations for electric lighting, acetylene or gasolene gas to be in compliance with rules of the National Board of Fire Underwriters.

No movable gas brackets to be allowed where they may come in contact with woodwork or other inflammable material.

Power. To be water, steam or electricity, the last never from trolley current.

NOTE.—Gas or gasolene engines installed under the rules of the National Board of Fire Underwriters may sometimes be accepted without charge.

Boilers. To be in a building at least 30 feet detached, or in brick building, with Standard roof, and properly cut off from main building.

When adjoining main building, the cut-off shall be a brick wall at least 8 inches thick at top, which shall extend through and at least 2 feet above the roof, with no openings into main building, unless same are protected by Standard fire doors.

When the main building is frame, the cut-off wall to extend at least 3 feet above roof and 3 feet beyond boiler house on each side.

A frame boiler house should be cut off by a wall as above described, but which should extend 6 feet above roof and 3 feet beyond each side; all openings into main building to be protected by Standard fire doors or shutters. This is not Standard, and must be charged for.

Boiler Stack. To be of brick, at least 8 inches in thickness (with air space between brick if in main building), or if iron to be outside, or on a brick foundation extending through and 3 feet above roof. Iron stacks to be kept at least 12 inches from any woodwork.

If iron stack passes through roof, floors or any woodwork, said woodwork should be cut away at least 12 inches from stack, with a ventilating collar, which shall

be free from contact with such woodwork. This is not Standard, and must be charged for.

Chimneys. Other than boiler stack to be of brick, properly constructed and built from the ground. Any others which can be used must be charged for, even if said not to be in use.

REQUIREMENTS RELATING TO BOOT AND SHOE FACTORIES.

Benzine or Naphtha. One day's supply of benzine or naphtha (for cleaning stock and thinning compounds) allowed. (See Cement Clause in policies.) Any surplus of benzine or naphtha to be removed and stored at least ten feet from the factory.

Rubber Cement. Limited to one day's supply. Must be removed at night and stored at least 10 feet from factory.

Heating of Tools. To be done by gas or coal stoves.

Heating Devices on Stitching Machines. To use only steam or gas by approved system.

Pitching Thread. Other than on stitching machines, to be heated by steam.

Chute. If inside, to be brick, with vault and approved doors (Standard or heavy cast iron) at all openings.

Cutting-board Scrapings must be placed at once in Standard waste cans, and removed from factory at least weekly.

Cleanliness. Workrooms must be swept daily and sweepings removed from factory at once or kept in metal barrels.

BREWERIES.

Lighting. None other than incandescent electric lights permitted in mill or machine rooms.

Varnishing and Pitching. No varnishing or pitching to be done in the building. (Large vats which cannot be removed from buildings may be shellaced therein, conditioned benzine is not used in the composition, and work is done without artificial light other than incandescent electric light.)

Branding. To be done outside of the building.

Ice Machine and (or) Malt Mills. To be in separate fire-proof buildings securely cut off, the walls of same extending through roof, or in fire-proof room in building securely cut off.

Safety Device. Malt mills to be equipped with either steam jet or explosive vent.

Magnets. Each set of rolls to be provided with a magnet.

Hoppers. To be of non-combustible materials.

Kilns. To be outside of building.

Insulation. To be mineral wool.

Cooperage. To be no cooperage in building.

REQUIREMENTS RELATING TO CANNING FACTORIES.

Can Making. To be done in a separate building, constructed of brick or stone, and located at least 50 feet distant, or if in frame building same to be at least 100 feet distant.

Soldering. Pots should be set upon iron legs, with at least 3-inch air space underneath, and be placed in an iron pan filled with sand. Each charcoal pot should have a separate metal flue-pipe not less than 2½ inches in diameter, leading into a main pipe, thence into a brick chimney or stack. All charcoal pots should be stationary. The working surface of benches should be covered with tin or iron.

For gas-machine or oil systems for soldering see Exchange Rules.

Gasolene. None to be kept or used in main building.

Processing. To be by steam only, and pipes to be free of all woodwork.

REQUIREMENTS RELATING TO COLD STORAGE BUILDINGS.

Walls. To be ledged for floor timbers and parapeted at least 30 inches above roof if building is exposed. To be 24 inches at base and 12 inches at top.

Posts. To be continuous.

Insulation. To be of mineral wool.

Cooling. To be done by brine system only, and without the use of fans or flues.

Candling. To be by electricity.

Refrigerating Machinery. Not to be in storage building.

**REQUIREMENTS RELATING TO CREAMERIES AND CHEESE
AND BUTTER FACTORIES.**

Box Making. No cheese box making on the premises.

REQUIREMENTS RELATING TO FURNITURE FACTORIES.

Drying. No drying of lumber by artificial heat in factory, or within 30 feet of same.

Blowers. Must have metal conduit pipes. Shaving vault must be brick or stone, and cut off from factory by Standard fire doors, and have steam jet therein.

Embossing (or singeing). Prohibited in factory if done by gasoline.

Finishing. One day's supply only of paints, oils, varnishes, fillers, thinners or dryers permitted in factory.

Glueing. Glue pots to be heated by steam or gas.

Oils, paints, etc. Principal supply of paints and oils to be kept outside of factory. Bath or dipping tank to be stationary and have overflow pipe not less than 2½ inches in diameter, discharging outside of building; tank to have tin-lined, hinged cover, same to be closed nights or when not in use, and when in use to be held open by fusible link.

REQUIREMENTS RELATING TO FUR HAT FACTORIES.

Wood Alcohol and Shellac (or alcohol spirits). Only one day's supply of alcohol permitted in the factory building, not to exceed one barrel; the main supply of alcohol to be kept in a building detached at least 30 feet from the factory building, or in an open outside fire-proof building or vault. The mixing of shellac and

alcohol in the factory building to be done in closed tank, storage tanks to be of metal and provided with tight metal covers.

Dry Rooms. Dry Rooms to be steam heated and floor to be of tight-matched boards. If pipes at bottom, to have ample space underneath to allow cleaning floor, and to have wood slats and heavy wire mesh to prevent hats falling and resting on pipes. All pipes to be well supported on metal supports and away from woodwork. Pipes if at sides to have suitable protection to prevent hats resting against same.

Hot Boxes or Small Heaters. To be entirely constructed of iron or other incombustible material. To be heated by steam, and pipes to be properly protected by metal grids or netting.

Finishing Irons. To be heated by gas or electricity. To have metal or other suitable stands on which irons are to rest when not in use, stands to be arranged and insulated so that they will not set fire to woodwork by conducting heat from iron in case gas or electricity is not shut off.

Lure Stoves. To be heated by gas or electricity. Bench to be covered with sheet metal. Legs of stove to be insulated from bench by non-combustible heat insulating material.

Singeing. To be by gas flame.

Steam Tables. Steam pipes and tables to be set away from combustible material.

Rubber Cement. Day's supply only to be in factory. Main supply to be stored outside at a safe distance from main buildings.

Alcohol Reclaiming. All apparatus should be located in a separate building, at least 30 feet away from factory building; not to exceed one story in height.

Any passageways to factory buildings to be built of corrugated iron with self-closing doors of not less than 1½ inch plank at each end.

If in main building apparatus to be in a room sepa-

rated from the other manufacturing portions by double $\frac{3}{4}$ inch board or $1\frac{1}{4}$ inch plank partition, with self-closing doors of same thickness. Any window openings in said partition to be provided with wired glass.

Room to be ventilated by blower and fan of ample capacity.

Apparatus to be constructed of non-combustible material.

Oven to be provided at the top with $1\frac{1}{4}$ inch relief valve set to open at not more than $\frac{1}{2}$ pound pressure; relief valve to be piped out of doors, end of pipe to have elbow turned down.

Oven to be provided with a tested thermometer so placed that the temperature may be read without opening the door.

Oven doors to be kept closed during the process.

Each oven to be equipped with steam jet controlled from boiler room.

Steam coil in oven to be protected by heavy metal grating.

If blower is used all blades should be of non-sparking substance such as lignum vitæ.

No open lights allowed in the room and signs posted to that effect.

No smoking allowed in the room and signs posted.

Drip tank to be metal and approved with overflow relief valve and to be located 10 feet outside of building below the condenser, and drip pipe from condenser to run directly outside of building and into tank without passing through floors.

Drip pipe to be equipped with fire-stop or check valve.

Only one day's supply of alcohol permitted in the factory building and not to exceed one barrel.

Main supply of alcohol to be kept in a building detached at least 30 feet or in outside fire-proof building or vault.

Mixing of shellac and alcohol to be done in closed tanks.

Storage tanks to be of metal and provided with metal covers.

Capacity of condenser to exceed that of ovens.

REQUIREMENTS RELATING TO GARMENT AND CLOTHING FACTORIES.

Cuttings. Not to be allowed to accumulate; bins to be arranged so that cuttings cannot come in contact with steam pipes.

Laundry. To be no Laundry.

NOTE.—If laundry, the dry room to be heated by steam and lined with tin or asbestos; the pipes to be protected by screen, and to be ventilated. This is not *Standard* and must be charged for.

REQUIREMENTS RELATING TO HORN AND COMB FACTORIES.

Pressing. None in factory.

Dry Closets. To be kept clean, and steam pipes kept at least six inches from floor and other woodwork.

Celluloid. The use of celluloid is a hazard that must be charged for, but this may be reduced to a minimum by proper blower system (see Blowers), and by guarantees in policy that all celluloid scraps and waste and all stock, except that in process of manufacture, shall be removed daily from factory.

Blowers. All celluloid-dust-making machines to be equipped with blower system, discharging into fire-proof bin or vault or outside of building.

Heaters. To be properly protected by asbestos.

REQUIREMENTS RELATING TO KNITTING MILLS.

(With no Spinning or Carding.)

Waste. To be kept in approved metal receptacles and to be removed daily.

Oil. Lubricating oils to be of approved quality.

Drying. No drying in mill.

Dyeing. No dyeing in mill.

Singeing. No singeing in mill.

Napping. No napping in mill.

REQUIREMENTS RELATING TO METAL WORKERS.

Japanning or Enameling. To be in a separate building not adjoining main factory.

Buffing. None in building.

Lacquering. None in building.

Forging, Casting, Annealing, Tempering or Brazing. None in building.

Cupola. To have loading floor entirely non-combustible and stack to be three feet from woodwork.

Tumbling. No tumbling of oily stock in building.

REQUIREMENTS RELATING TO PAPER AND PULP MILLS.

Drying. To be by cold air or hot air from blower.

Picker or Devil. Not to be in mill.

Cutter or Duster. Not to be in mill.

Lime. No lime to be stored in mill.

Pulp Grinding and Barking. None to be in mill except pulp mill.

Sulphur Burning. To be outside of mill, and if in adjoining building to be cut off by blank wall, or building to be fireproof.

Acid Tower. Not to be within 50 feet of mill.

Digester Room. To be thoroughly cut off from mill.

Reclaiming Building. To be at least 25 feet from main mill, or cut off by Standard fire wall.

Stock. To be wood pulp or washed rags.

Private Fire Protection. To have duplex steam pump of not less than 500 gallons per minute capacity, or rotary pump of like capacity located in the engine or boiler room of mill or in a separate building erected for the purpose, in no case to be located in the mill building proper. If rotary pump, to be so located that it will be accessible at all times, and arranged for starting wheel

and pump from outside of mill. Rotary pump must have friction gear, and adequate horse-power wheel and unfailing water power. A good and sufficient supply of approved hydrants and hose, and inside standpipe and hose; also an adequate supply of casks and pails properly distributed.

REQUIREMENTS RELATING TO PLANING MILLS.

Blowers. Mill to be supplied with blowers having metal conduit pipes.

Shaving Room. To be of brick and cut off from mill by double Standard fire doors, room to be equipped with steam jets.

Drying. No drying of lumber by artificial heat within 30 feet of mill, except in fireproof dry house.

Sash, Doors and Blinds. To be no manufacture of sash, doors or blinds or ornamental woodwork.

Cleanliness. Mill to be cleaned up every day before closing, and refuse burned or removed at least 50 feet from mill.

REQUIREMENTS RELATING TO STEAM AND WATER POWER SAWMILLS.

Logs. To saw wet logs exclusively.

Planer. No planer or surfacing machine to be in mill or within 100 feet of same.

NOTE.—A less charge will be made for planer when equipped with blower and metal conduit pipes than when without the same.

Slab-Pit. No slab-pit to be within 100 feet of mill, unless same is of fire and spark-proof construction.

Arch. Where "arch feed" to boilers is used, the arch must have no wood in its construction.

Bearings. All bearings on shafting and machinery to be readily accessible so as to permit them to be frequently oiled and examined.

REQUIREMENTS RELATING TO SHEEPSKIN TANNERIES AND MOROCCO FACTORIES.

Buffing. No buffing in Standard factory. Where buffing is done, waste to be conveyed outside building or to fireproof bin by blower system, and accumulations of waste on wheels and bearings to be cleaned up daily.

Lime. No lime to be stored inside factory buildings.

Degreasing. No degreasing with use of benzine to be done in factory buildings and no stock so treated to be dried inside factory buildings.

REQUIREMENTS RELATING TO SILK MILLS.

Benzine and Cloverine. Must be kept in Standard cans and not more than one quart in the building.

Looms. Box or Jacquard looms are to be charged for.

REQUIREMENTS RELATING TO LARGE AREA STORES.

Area. Floor area in largest fire section devoted to sale or exhibition of merchandise.

Floors. To be heavy construction, plank and timber (mill construction) preferred.

Stairways. To be separated entirely from store by partitions where upper floors are used for offices, dwellings, etc. If inside of store or used for store purposes, to be enclosed as in general requirements for schedule rated risks, except that consideration will be given to rolling steel shutters or partitions of metal or wired glass, or other fireproof or fire-resisting material.

Elevators. If not used for store purposes, to be entirely cut off from store by partitions or enclosures; if used for store purposes, to be protected, as in general requirements for schedule rated risks, except that consideration will be given for all tight enclosures of metal, wired glass or other fireproof or fire-resisting material.

Light Wells. No open light wells through floors to be allowed.

Occupancy. Stock not to include open packages of paints and oils, Fourth of July goods or restaurant (lunch rooms, where there is no preparing of food, except heating soups, etc., on gas ranges, are not considered as restaurants).

No furniture upholstering, bicycle repairing or similar work to be carried on in the building.

If shipping or packing room is inside building, no accumulation of packing materials to be allowed.

Stock or decoration not to be hung or festooned in light wells, stairway or elevator openings, or dangerously near gas or electric lights.

Cleanliness. As in general requirements for schedule rated risks, particular attention to be paid to ashes and packing materials in cellars.

REQUIREMENTS RELATING TO STRAW HAT FACTORIES.

Bleaching. No bleaching in factory except by chloride of lime. Sulphur bleaching to be in building detached not less than 30 feet, or in brick building cut off as in requirements for boiler house.

Dyeing. No peroxides, nitrates or chlorates to be used in the factory.

Lamp Black. To be kept in a tightly closed metal receptacle.

Wood Alcohol and Shellac. Only one day's supply of alcohol to be permitted in the factory building, and not to exceed one barrel. The main supply of alcohol to be kept in a building detached at least 30 feet from factory building, or in outside fireproof building or vault. The mixing of shellac and alcohol in the factory buildings to be done in a closed tank. Storage tanks to be of metal and provided with a tight metal cover.

Dry Rooms. Dry rooms to be steam heated and floor to be of tight matched boards. If pipes at bottom, to have ample space underneath to allow cleaning floor, and to have wood slats and heavy wire mesh to prevent hats falling and resting on pipes. All pipes to be well

supported on metal supports and away from woodwork. Pipes if at sides to have suitable protection to prevent hats resting against same.

Blocking, Steaming and Pressing to be heated by gas, steam or electricity.

Rubber Cement. Day's supply only to be in factory Main supply to be stored outside at a safe distance from main buildings.

Benzine or Naphtha. One pint only in metal safety can allowed. Storage must be at least 30 feet from factory

Block Casting. Furnaces to be of brick on brick or other non-combustible floors and to vent into a substantial brick chimney.

Finishing Irons. To be heated by gas or electricity. To have metal or other suitable stands on which irons are to rest when not in use; stands to be arranged and insulated so that they will not set fire to woodwork by conducting heat from iron in case gas or electricity is not shut off.

Sulphur and Brimstone to be stored in a building detached not less than 30 feet.

Wooden Pattern Making to be done in a building detached not less than 30 feet or in a brick building cut off as in requirements for boiler house.

REQUIREMENTS RELATING TO TEXTILE FABRIC MILLS.

Conveyors. If stock is blown to card room, conveyor shall be metal and shall vent into a tin-lined or brick room.

Lighting in Card Room. No open lights to be allowed in card room.

Belts. To be in belt-shaft tower. No belts to go through floor.

Drying. Stock drying to be by cold air. Stock Drying on wire net over steampipes not allowed in a Standard mill, unless in fireproof room.

Dyeing. None in mill.

Singeing. None in mill unless in fireproof room.

Napping. None in mill unless in fireproof room.

Pickers, Lappers, Lumpers, Willows or other Stock Breaking or Mixing Machines. To be thoroughly cut off by Standard fire wall without openings, or to be located at least 25 feet from any brick mill, and at least 50 feet from any frame mill.

Picker (etc.) House Exposure. Charge for Picker (etc.) House exposure may be waived only when the picker house is not within 25 feet of a brick mill or not within 50 feet of a frame mill, or if the brick mill walls exposed by the picker house are standard and entirely without openings, in which event the picker house may adjoin but must not communicate with the mill. An approved cut-off is one having not less than a 12-inch brick wall, which in the case of a frame mill must rise at least 10 feet above the roof, and extend at least 10 feet beyond the sides of the picker house, unless the picker house is constructed on the same front and (or) back lines as the mill, when the wall must rise to the same height as above provided, but it need not extend more than 3 feet beyond at each side. Within the above described extension of this wall of any mill, no openings shall be permitted without charge.

All openings in the wall between the mill and the picker house must have Standard double fire-doors or shutters.

Ladders. There shall be a permanent ladder with platform at each floor, also proper supply of movable ladders, unless the risk is under protection.

Fire Pump Service. Steam fire pump (duplex) of not less than 500 gallons capacity per minute, to be located in the engine or boiler house of mill, or, in case of a frame mill, in separate brick building erected for the purpose, but in no case to be located within the mill building proper.

Pump to draft from reservoir containing sufficient water at all times to supply the pump running at full

capacity for 60 minutes. To have ample and independent steam connection from boiler. Lift should not be over 12 feet, and foundation for pump should be solid. Sufficient steam to be kept up to run pump at full capacity at all times.

OR

Rotary pump of same capacity as Standard steam pump, must be connected with power by friction gear only, and to run independently of mill shafting. It must have adequate horse-power wheel and unfailing and sufficient water power. Pump must be so located as to be accessible at all times, and arranged, with water wheel, for starting from outside of the mill.

NOTE.—The above fire-pump service is not Standard outside fire protection, but may be recognized as a partial offset for lack of city or town protection under the schedule.

Oils. Not over one barrel each of stock and machine oil to be kept in the building.

CARE AND ATTENDANCE.

Watchman. A watchman with approved clock to be maintained nights, Sundays and holidays, and at all times when plant is not in operation.

NOTES.—No allowance to be made for watchman without approved clock.

An approved thermostat system will be considered an equivalent for watchman and clock.

Waste Cans. Wherever oily waste is used, or in other places where necessary, approved waste cans shall be provided.

NOTE.—An approved waste can shall be made of metal, joints not to be soldered, with self-closing cover, and legs raising can at least 3 inches from floor.

Oils, Paints, etc. Never to be kept in building, except such as are in constant use incidental to the business, and this supply shall be limited to a certain amount.

NOTE.—Insert here such particular restrictions for oils, etc., as the class of hazard calls for.

Smoking. To be prohibited, and signs to that effect hung in each room.

Cleanliness. The risk to be kept clean by the use of the most modern appliances (blowers, dust conveyors, daily sweeping and removal of scraps and refuse, etc.).

General Condition. The general condition of the risk must be good.

FIRE PROTECTION.

Internal.

Casks and Pails. At least twelve filled fire pails or six fire pails and one filled cask for each 2,500 square feet floor area.

Notes.

Pails to be metal, round bottoms preferred.

In risks where oils, etc., are used a portion of the pails should be filled with sand.

The nature of the risk may require more than the above. Two approved chemical fire extinguishers may take the place of one cask and six pails.

OR

Standpipe and Hose. One standpipe for each 5,000 square feet of ground area with small hose (not less than one inch) attached on each floor so located that all parts of the building may be reached with the same. Water pressure to be not less than 25 lbs. on the top floor; supply of water to be from city waterworks or automatic pump, ready for use at all times.

External.

Fire Department. There must be a fire department house, with permanent men and horses stationed therein, and at least 1,000 feet of hose kept therein, within one-half mile of the risk.

The said house must also contain a steamer, unless water pressure is at least 75 pounds at the risk.

Water Supply. There must be two double hydrants, connected with not less than a 6-inch main, within 500 feet of the risk.

Fire Alarm. Telegraph fire alarm station to be within 500 feet of risk.

Unless this is a keyless station there must be a key at the risk.

MISCELLANEOUS.

Occupancy. To be of single occupancy.

Exposure. To be unexposed within 100 feet; or, if not, to have approved fire walls of brick with all openings protected by Standard fire doors or shutters on exposed sides.

Contents. Contents, especially in protected brick buildings, should be rated higher than the building.

BOOT AND SHOE FACTORIES.

(Jan. 28, '88; Feb. 20, '92; Nov. 30, '95; May 28, '98; Jan. 14, '99; Jun. 1, '01; Dec. 13, '02.)

Base Rate	1.65
<i>Charge for Deficiencies:—</i>	
1. Walls. If more than one third frame . . . . .	.20
2. Area. For each 1,000 square feet or fraction thereof ground area over 5,000 square feet . . . . .	.05
3. Height. (a) Three stories . . . . .	.05
(b) Four stories . . . . .	.10
(If more than five stories increase the charge per story.)	
4. Roof. If shingle, board or mansard or otherwise unapproved . . . . .	.10
5. Cornice. If wood boxed on exposed brick building . . . . .	.05
6. Floors. (a) If double board instead of plank, charge for each story . . . . .	.01
(b) If otherwise not Standard, charge for each story . . . . .	.03
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces	
1. On walls . . . . .	.05
2. On ceilings . . . . .	.02
(b) 50 per cent of charges under (a) to be added for each story more than one	
8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.02
(b) If in building and not enclosed, not less than . . . . .	.10

9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than .	.05
(b) If in building and open, not less than .	.15
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than .	.10
10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than .	.10
(b) Coal stoves, not less than .	.05
(c) Wood stoves, not less than .	.10
(d) Oil stoves, not less than .	.25
11. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances .	
(b) If by kerosene in approved metal lamps, not less than .	.05
(c) If by kerosene not in approved metal lamps, not less than .	.10
(d) If by kerosene in central draft lamps, not less than .	.20
(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules .	
(f) If by gas, brackets not Standard, not less than .	.05
12. Power. If not Standard. (Discretionary) .	
13. Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than .	.25
(b) If in frame building cut off as in Standard, not less than .	.05
(c) If in fireproof room in building, or outside but not Standard, not less than .	.10
14. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than .	.10
(b) Metal stack through roof not properly ventilated or through any floor, not less than .	.25

(c) Brick stack in building, not Standard, not less than . . . . .	.05
15. Chimneys. Which can be used other than Standard, not less than . . . . .	.10.
(For tile and similar chimneys, charge at least .50.)	
16. Heating Tools. (a) By metal lamps, boxes, if any, to be metal, not less than . . . . .	.10
(b) By oil stoves, gas lamps, or with wood- en boxes, not less than . . . . .	.30
17. Heating Devices on Stitching or Edge-finish- ing Machines. If not Standard, not less than . . . . .	.10
18. Pitching Thread. Not on machines. Pitch heated by (a) Gas or coal stoves, not less than . . . . .	.05
(b) Oil stoves, not less than . . . . .	.25
19. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . . . .	.20
20. Waste Cans. If not a proper supply of ap- proved pattern, not less than . . . . .	.20
21. Oils, Cements, Benzine, etc. If not as in re- quirements, charge according to hazard	
22. Smoking. If allowed, except in office, not less than . . . . .	.10
23. Cleanliness. If not as in Standard, charge ac- cording to circumstances	
24. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.15
25. Occupancy. (a) Charge for each occupant more than one using power, not less than . . . . .	.05
(b) Charge for each other occupant, except offices and dwellings, not less than . . . . .	.02
26. General Condition. If not good, charge ac- cording to circumstances	
27. Exposure. Charge according to hazard	

28. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances _____

Total _____

Deduct for

29. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances _____

Total for figuring percentages _____

Deduct for

30. Fire Department. If as in Standard, 3 per cent of above total

31. Water Supply. If as in Standard, 3 per cent of above total

32. Fire Alarm. If as in Standard, 2 per cent of above total

33. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 30, 31 and 32), 10 per cent of above total

34. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 33

35. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent _____

Total _____

Final Total (Flat Rate) _____

Unprotected Risks.

Flat Rate.

(These are risks where no deduction is made under any item from No. 30 to No. 35, inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.") _____

Protected Risks.

Flat Rate. 80% Rate.

(These are risks where a deduction is made under one or more of the items No. 30 to No. 35 inclusive.)

NOTE.—Rates on protected risks, both building and contents, are subject to 30 per cent reduction for specific policies with the 80 per cent reduced rate clause.

Building, Brick

(The "Final Total," less 50 cents.)

Contents

(The "Final Total.")

Building, Frame

(The "Final Total," less 30 cents.)

Contents

(The "Final Total.")

_____	_____
_____	_____
_____	_____
_____	_____

BREWERIES.

(Aug. 20, '04.)

Base Rate . . . . .	.80
<i>Add for Deficiencies:—</i>	
1. Building. (a) One-third frame or less, not less than . . . . .	.15
(b) Over one-third frame . . . . .	.45
2. Height. For each foot above sixty feet . . . . .	.01
3. Roof. If shingle, board or mansard, or otherwise unapproved . . . . .	.10
4. Cornice. (a) Other than Standard where exposed, not less than . . . . .	.05
5. Floors. (a) If double board instead of plank . . . . .	.05
(b) If otherwise not Standard . . . . .	.10
6. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces	
1. On walls . . . . .	.10
2. On ceilings . . . . .	.05
7. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.10
8. Elevators. (a) If in tower but not Standard, or if in building but without Standard hatches, not less than . . . . .	.05
(b) If in building and open, not less than . . . . .	.10
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than . . . . .	.05
9. Heating. (a) Other than by steam or hot water, not less than . . . . .	.10
10. Lighting. (a) If by electricity, equipment not Standard, charge according to circumstances	

(b) If by kerosene in approved metal lamps, not less than . . . . .	.05
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.10
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasoline vapor lamps or other methods not mentioned, charge accord- ing to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.05
11. Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.15
(b) If in frame building cut off as in Stand- ard, not less than . . . . .	.10
(c) If in fireproof room in building, or out- side but not Standard, not less than . . . . .	.05
12. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . . . .	.05
(b) Metal stack through roof not properly ventilated, or through any floor, not less than . . . . .	.25
(c) Brick stack in building, not Standard, not less than . . . . .	.25
13. Brewing. (a) Boiling done by direct heat . . . . .	.50
14. Varnishing and (or) Pitching. (a) If in build- ing, or if in an adjoining building, not cut off, not less than	1.00
(b) If in brick addition cut off as in Stand- ard, not less than . . . . .	.10
(c) If in frame addition, cut off as in Stand- ard, not less than . . . . .	.25
15. Branding. (a) With gasoline, in the building, not less than50
16. Ice or Cold Air Machines. (a) When not prop- erly cut off20

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17. Malt Mill. (a) If cut off as provided in Standard10
(b) In brewery, not securely cut off, not less than20
18. Safety Device. (a) For absence of approved automatic safety device . . . . .	.15
19. Magnet. (a) No magnet above rollers in malt mill . . . . .	.10
20. Hopper for Storing Grain and Meal. (a) Wood construction . . . . .	.05
21. Kilns. (a) In building or addition, not securely cut off, not less than . . . . .	.25
22. Insulation. (a) Used in lining of refrigerator houses, not Standard, not less than . . . . .	.15
23. Cooperage. If in main building, not less than . . . . .	.15
24. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system. . . . .	.10
25. Waste Cans. If not a proper supply of approved pattern, not less than . . . . .	.05
26. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.10
27. General Condition. If not good charge according to circumstances	
28. Exposure. Charge according to hazard	
29. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances	
<hr/>	
Total	
Deduct for	
30. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances	
<hr/>	
Total for figuring percentages	
Deduct for	
31. Fire Department. If as in Standard, 3 per cent of above total	

32. Water Supply. If as in Standard, 3 per cent of above total
33. Fire Alarm. If as in Standard, 1 per cent of above total
34. If Outside Protection is Standard in all Particulars (when deduction is made under this item make none under Nos. 31, 32 and 33), 10 per cent of above total
35. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 34
36. Fire Protection. (External, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent

Total

Final Total (Flat Rate)

Unprotected Risks.

Flat Rate.

(These are risks where no deduction is made under any item from No. 31 to No. 36 inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.")

Protected Risks.

Flat Rate. 80% Rate.

(These are risks where a deduction is made under one or more of the items, Nos. 31 and 36 inclusive.)

NOTE.—Rates on protected risks, both building and contents, are subject to 30 per cent reduction for spe-

cific policies with the 80
per cent Reduced Rate
Clause.)

Building, Brick		
(The "Final Total," less 50 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____
Building, Frame		
(The "Final Total," less 20 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____

CANNING FACTORIES.

(June 1, '01; Dec. 13, '02.)

Base Rate	1.50
<i>Charge for Deficiencies:—</i>	
1. Walls. If more than one-third frame . . . . .	.45
2. Area. For each 1,000 square feet or fraction thereof ground area over 5,000 square feet . . . . .	.05
3. Height. (a) Three stories . . . . .	.15
(b) Four stories . . . . .	.30
4. Roof. If shingle, board or mansard, or otherwise unapproved . . . . .	.10
5. Cornice. If wood boxed on exposed brick building . . . . .	.05
6. Floors. (a) If double board instead of plank, charge for each story . . . . .	.02
(b) If otherwise not Standard, charge for each story . . . . .	.05
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces	
1. On walls . . . . .	.10
2. On ceilings . . . . .	.05
(b) 50 per cent of charges under (a) to be added for each story more than one	
8. Stairways. (a) If in tower, but not Standard, or if in building but enclosed in plank, not less than . . . . .	.02
(b) If in building and not enclosed, not less than . . . . .	.05
9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than . . . . .	.05
(b) If in building and open, not less than . . . . .	.10
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than . . . . .	.05

10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.20
(b) Coal stoves, not less than . . . . .	.10
(c) Wood stoves, not less than . . . . .	.20
(d) Oil stoves, not less than . . . . .	.20
11. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.10
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.20
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.10
12. Power. If not Standard. (Discretionary)	
13. Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.20
(b) If in frame building cut off as in Standard, not less than . . . . .	.10
(c) If in fireproof room in building, or outside but not Standard, not less than . . . . .	.10
14. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . . . .	.05
(b) Metal stack through roof not properly ventilated or through any floor, not less than . . . . .	.25
(c) Brick stack in building not Standard, not less than . . . . .	.20
15. Chimneys. (a) Which can be used other than Standard, not less than . . . . .	.10

(b) Stovepipes, for each wooden floor, wall, roof or partition through which pipe passes . . . . .	.30
(For tile and similar chimneys charge at least .50.)	
16. Can Making. In building, not less than . . .	.40
17. Soldering. (a) Gasolene, but by system not Standard, not less than . . . . .	.75
(b) Charcoal fire pots, not less than . . .	.25
18. Varnish and Lacquer. One day's supply, none to remain in building at night, not less than . . . . .	.10
19. Processing. Other than Standard, not less than . . . . .	.25
20. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system during canning sea- son . . . . .	.10
21. Waste Cans. If not a proper supply of ap- proved pattern, not less than . . . . .	.10
22. Oils, Charcoal, etc. If oils, charcoal, varnishes or lacquers stored in main building, not less than . . . . .	.75
23. Cleanliness. If not as in Standard, not less than . . . . .	.20
24. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . .	.20
25. Occupancy. (a) Charge for each occupant more than one using power	
(b) Charge for each other occupant, except offices and dwellings	
26. General Condition. If not good, charge ac- cording to circumstances	
27. Exposure. Charge according to hazard . . .	
28. Exceptional Bad Features not Noted in Sched- ule. Charge according to circum- stances	
Total	

Deduct for

29. **Exceptional Good Features not Noted in Schedule.** Deduct according to circumstances
 Total for figuring percentages

Deduct for

30. **Fire Department.** If as in Standard, 4 per cent of above total
 31. **Water Supply.** If as in Standard, 4 per cent of above total
 32. **Fire Alarm.** If as in Standard, 2 per cent of above total
 33. **If Outside Protection is Standard in all Particulars** (when deduction is made under this item, make none under Nos. 30, 31 and 32), 15 per cent of above total
 34. **Fire Protection.** If better than Standard, such per cent of above total as circumstances merit in addition to the 15 per cent under No. 33
 35. **Fire Protection** (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 7 per cent

Total

Final Total (Flat Rate)

Unprotected Risks.

Flat Rate.

(These are risks where no deduction is made under any item from No. 30 to No. 35, inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.") _____

Protected Risks.

Flat Rate. 80% Rate.

(These are risks where a deduction is made under one or more of the items No. 30 to No 35, inclusive.)

NOTE.—Rates on protected risks, both building and contents, are subject to 30 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.

Building, Brick		
(The "Final Total," less 30 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____
Building, Frame		
(The "Final Total," less 15 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____

COLD STORAGE BUILDINGS.

(June 1, '01; Dec. 13, '02.)

Base Rate	1.15
<i>Charge for Deficiencies:—</i>	
1. Walls. If more than one-third frame . . . . .	.15
2. Area. For each 1,000 square feet or fraction thereof ground area over 5,000 square feet . . . . .	.02
3. Height. For each additional 10 feet or fraction thereof over 50 feet, charge . . . . .	.02
NOTE.—No charge to be made for first 4 feet or less in excess of 50 feet.	
4. Roof. If shingle, board or mansard, or otherwise unapproved . . . . .	.08
5. Cornice. If wood boxed on exposed brick building . . . . .	.04
6. Floors. (a) If double board instead of plank, charge for each story . . . . .	.04
(b) If otherwise not Standard, charge for each story . . . . .	.08
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces	
1. On walls . . . . .	.05
2. On ceilings . . . . .	.02
(b) 50 per cent of charges under (a) to be added for each story more than one	
8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.02
(b) If in building and not enclosed, not less than . . . . .	.04
9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than . . . . .	.02
(b) If in building and open, not less than . . . . .	.05
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than . . . . .	.02

10. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.11
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.21
(d) If by kerosene in central draft lamps, not less than . . . . .	.21
(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.01
11. Power. If not Standard. (Discretionary)	
12. Boilers and (or) Refrigerating Machinery. (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.21
(b) If in frame building cut off as in Standard, not less than . . . . .	.01
(c) If in fireproof room in building, or outside, but if not Standard, not less than . . . . .	.10
(d) If boilers have less than 8 feet clearance to roof, not less than . . . . .	.11
(e) If boilers are not set in brick, not less than . . . . .	.21
(Under this item charges (a), (b) and (c) are not to be applied in rating boiler houses.)	
13. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . . . .	.01
(b) Metal stack through roof not properly ventilated or through any floor, not less than20
(c) Brick stack in building, not Standard, not less than01

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14. Chimneys. Which can be used other than Standard, not less than10
(For tile and similar chimneys charge at least .50.)	
15. Posting. If not continuous, not less than . . . . .	.04
16. Insulation. If other than mineral wool is used, not less than . . . . .	.08
17. Cooling System. (a) If fan or flue system, not less than . . . . .	.08
(b) If no damper at each floor, not less than . . . . .	.05
18. Candling. If other than by electricity, not less than . . . . .	.08
19. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . . . .	.10
20. Waste Cans. If not a proper supply of approved pattern, not less than . . . . .	.10
21. Oils, Paints, etc. If not as in requirements, not less than . . . . .	.10
22. Smoking. If allowed except in office, not less than . . . . .	.10
23. Cleanliness. If not as in Standard, not less than . . . . .	.25
24. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.05
25. Occupancy. (a) Charge for each occupant more than one using power, not less than . . . . .	.05
(b) Charge for each other occupant, except offices and dwellings, not less than . . . . .	.02
26. General Condition. If not good, charge according to circumstances	
27. Exposure. Charge according to hazard	
28. Exceptional Bad Features not noted in Schedule. Charge according to circumstances	

Total

Deduct for

29. **Exceptional Good Features** not noted in Schedule. Deduct according to circumstances

Total for figuring percentages

Deduct for

30. **Fire Department.** If as in Standard, 4 per cent of above total
31. **Water Supply.** If as in Standard, 4 per cent of above total
32. **Fire Alarm.** If as in Standard, 2 per cent of above total
33. **If Outside Protection is Standard** in all Particulars (when deduction is made under this item, make none under Nos. 30, 31 and 32), 15 per cent of above total
34. **Fire Protection.** If better than Standard, such per cent of above total as circumstances merit in addition to the 15 per cent under No. 33
35. **Fire Protection** (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 7 per cent

Total

Final Total (Flat Rate)

Unprotected Risks.

Flat Rate.

(These are risks where no deduction is made under any item from No. 30 to No. 35, inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.")

Protected Risks.
Flat Rate. 80% Rate.

(These are risks where a deduction is made under one or more of the items No. 30 to No. 35, inclusive.)

NOTE.—Rates on protected risks, both building and contents, are subject to 30 percent reduction for specific policies with the 80 per cent Reduced Rate Clause.

Building, Brick		
(The "Final Total," less 50 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____
Building, Frame		
(The "Final Total," less 25 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____

**CHEESE AND BUTTER FACTORY AND CREAMERY
SCHEDULE.**

(June 1, '01.)

Base Rate	1.00
<i>Charge for Deficiencies:—</i>	
1. Walls. If frame . . . . .	.40
2. Height. Each story more than two . . . . .	.05
3. Roof. If shingle, board or mansard, or other- wise unapproved . . . . .	.10
4. Cornice. If wood boxed on exposed brick building . . . . .	.10
5. Finish (except in offices). Wood finish, or finish of any kind which leaves con- cealed spaces . . . . .	.10
6. Stairways. For each stairway . . . . .	.05
7. Elevators. For each elevator . . . . .	.05
8. Heating. (a) If by steam, hot water or blower system, piping not properly installed . . . . .	.10
(b) Coal stoves, each . . . . .	.10
(c) Wood stoves, each . . . . .	.25
(d) Oil stoves, each . . . . .	.50
9. Lighting. (a) If by kerosene in approved metal lamps . . . . .	.10
(b) If by kerosene not in approved metal lamps . . . . .	.25
(c) If by kerosene in central draft lamps . . . . .	.50
(d) If by gasoline vapor lamps or other methods not mentioned, charge accord- ing to Exchange Rules	
(e) If by gas, brackets not Standard . . . . .	.05
10. Boilers (for power). (a) If in building, or in adjoining frame building not cut off50
(b) If not set in masonry25

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11. Boiler Stack. (a) Metal stack through roof properly ventilated15
(b) Metal stack through roof not properly ventilated, or through any floor25
12. Chimneys. (a) Any which can be used other than Standard, each, not less than . . . . .	.25
(b) Brick chimneys not built from ground . . . . .	.10
(For tile and similar chimneys charge at least .25.)	
13. Box Making. Cheese-box making on premises	1.00
14. Casks and Pails or Standpipes and Hose. If not as in Standard . . . . .	.15
15. General Condition. If not good charge according to circumstances	
16. Exposure. Charge according to hazard	
17. Exceptional Bad Features not noted in Schedule. Charge according to circumstances	
Total	
Deduct for	
18. Exceptional Good Features not noted in Schedule. Deduct according to circumstances	
Total for figuring percentages	
Deduct for	
19. Fire Protection. If under approved city or village protection 10 per cent of above total	
<i>Building and Contents Rate</i>	
Minimum Rates:—	
Cheese Factories	3.50
Creameries and Butter Factories	2.50
Milk Stations, using power	2.50
Milk Stations, not using power	2.00

FURNITURE FACTORIES.

(June 1, '01; Dec. 13, '02.)

(The same schedule may be used for the rating of Carriage Works, Casket Works and Toy Works.)

(In case the schedule is used for either of the above purposes it will be necessary to fix a basis rate. The base rate on the schedule is for Furniture Factories only.)

Base Rate 4.30

Charge for Deficiencies:—

1. Walls. If more than one third frame 25
2. Area. For each 1,000 square feet or fraction thereof ground area over 5,000 square feet05
3. Height. (a) Three stories 10
 (b) Four stories 25
 (c) Five stories 45
4. Roof. If shingle, board or mansard, or otherwise unapproved 10
5. Cornice. If wood boxed on exposed brick building05
6. Floors. (a) If double board instead of plank, charge for each story 02
 (b) If otherwise not Standard, charge for each story05
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces
 1. On walls05
 2. On ceilings02

(b) 50 per cent of charges under (a) to be added for each story more than one .

8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.15
9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than . . . . .	.10
(b) If in building and open, not less than . . . . .	.15
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than . . . . .	.05
10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.25
(b) Coal stoves, not less than . . . . .	.10
(c) Wood stoves, not less than . . . . .	.25
(d) Oil stoves, not less than . . . . .	.25
(For oil stoves used for glueing, no charge under this item, but see No. 19.)	
11. Lighting. (a) If by electrical equipment, not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.15
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.25
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.25
12. Power. If not Standard. (Discretionary.)	
13. Boilers (for power). (a) If in building, or in adjoining frame building, or in frame building detached 10 feet, not cut off as in Standard, not less than	1.00

(b) If in frame building, detached 10 feet, and within 30 feet of factory, not cut off as in Standard, not less than . . . .	.50
(c) If in frame building, cut off as in Standard, not less than . . . . .	.25
(d) If in fireproof room in building, or in brick building outside, if not Standard, not less than . . . . .	.25
14. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . .	.10
(b) Metal stack through roof not properly ventilated or through any floor, not less than . . . . .	.50
(c) Brick stack in building, not Standard, not less than . . . . .	.10
15. Chimneys. Which can be used other than Standard, not less than . . . . .	.10
(For tile and similar chimneys charge at least .50.)	
16. Drying. (a) If lumber is dried in factory by artificial heat, not less than . . . . .	.75
(b) Drying of lumber, by artificial heat, within 30 feet of frame factory, not less than . . . . .	.25
17. Blowers. (a) If without blowers, or if blowers have wooden conduit pipes, not less than . . .	.50
(b) If shaving room is in factory, or ad- joining same and not properly cut off, not less than . . . . .	.25
(c) If no steam jet in shaving vault, not less than . . . . .	.10
18. Embossing or Singeing. (a) If gasolene em- bossing machine in factory, with tank at least 20 feet from building, not less than . . . . .	.15
(b) If gasolene embossing machine in fac- tory, with gravity feed, or with tank in factory, not less than . . . . .	.50
(c) Singeing by gasolene, not less than . . .	.25

19. Glueing. If glue pots are heated by kerosene, not less than . . . . .	.25
20. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . . . .	.25
21. Waste Cans. If not a proper supply of approved pattern, not less than . . . . .	.10
22. Oils, Paints, etc. (a) If not as in requirements, not less than	1.00
(b) Bath and dripping tank if not arranged according to requirements, not less than . . . . .	.25
23. Smoking. If allowed, except in office, not less than . . . . .	.25
24. Cleanliness. If not as in Standard, except blower system provided for in item No. 17, not less than . . . . .	.25
25. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.25
NOTE.—In finishing room one half required pails to be filled with sand.	
26. Occupancy. (a) Charge for each occupant more than one using power, not less than . . . . .	.05
(b) Charge for each other occupant, except offices and dwellings, not less than . . . . .	.02
27. General Condition. If not good, charge according to circumstances	
28. Exposure. Charge according to hazard	
29. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances	
<hr/>	
Total	
Deduct for	
30. Finishing. If no finishing done in factory . . . . .	.50
31. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances	
<hr/>	
Total	
<hr/>	
Total for figuring percentages	

Deduct for

32. Fire Department. If as in Standard, 2 per cent of above total
33. Water Supply. If as in Standard, 2 per cent of above total
34. Fire Alarm. If as in Standard, 1 per cent of above total
35. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 32, 33 and 34), 10 per cent of above total
36. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 35
37. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent

Total

Final Total (Flat Rate)

Unprotected Risks.

Flat Rate.

(These are risks where no deduction is made under any item from No. 32 to No. 37, inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.")

19. Glueing. If glue pots are heated by kerosene, not less than . . . . .	.25
20. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . . . .	.25
21. Waste Cans. If not a proper supply of approved pattern, not less than . . . . .	.10
22. Oils, Paints, etc. (a) If not as in requirements, not less than	1.00
(b) Bath and dripping tank if not arranged according to requirements, not less than . . . . .	.25
23. Smoking. If allowed, except in office, not less than . . . . .	.25
24. Cleanliness. If not as in Standard, except blower system provided for in item No. 17, not less than . . . . .	.25
25. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.25
NOTE.—In finishing room one half required pails to be filled with sand.	
26. Occupancy. (a) Charge for each occupant more than one using power, not less than . . . . .	.05
(b) Charge for each other occupant, except offices and dwellings, not less than . . . . .	.02
27. General Condition. If not good, charge according to circumstances	
28. Exposure. Charge according to hazard	
29. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances	
Total	
Deduct for	
30. Finishing. If no finishing done in factory . . . . .	.50
31. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances	
Total	
Total for figuring percentages	

- Deduct for Department. If as in Standard, 2 per cent of above total
32. Fire Protection. If as in Standard, 2 per cent of above total
33. Water Supply. If as in Standard, 2 per cent of above total
34. Fire Alarm. If as in Standard, 1 per cent of above total
35. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 32, 33 and 34), 10 per cent of above total
36. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 35
37. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent

Total

Final Total (Flat Rate)

Unprotected Risks. Flat Rate.

(These are risks where no deduction is made under any item from No. 32 to No. 37, inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.")

Protected Risks.	Flat Ratkerosene,	
(These are risks where a deduction is made under one or more of the items No. 32 to No. 37, inclusive.)	. . . hman ved	.25 .25
NOTE. — Rates on protected risks, both building and contents, are subject to 30 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.		.10 .90
Building, Brick (The "Final Total," less 50 cents.)	_____	_____
Contents (The "Final Total.")	_____	_____
Building, Frame (The "Final Total," less 25 cents.)	_____	_____
Contents The "Final Total."	_____	_____

FUR HAT FACTORIES.

(June 30, '83; Dec. 16, '93; Jan. 14, '99; June 1, '01;
Dec. 13, '02; Dec. 26, '03; Feb. 4, '05.)

Base Rate	1.55
<i>Charge for Deficiencies:—</i>	
1. Walls. If more than one-third frame . . . . .	.25
2. Area. For each 1,000 square feet or fraction thereof ground area over 5,000 square feet . . . . .	.01
3. Height. (a) Three stories . . . . .	.10
(b) Four stories . . . . .	.15
(c) Five stories . . . . .	.25
4. Roof. If shingle, board or mansard, or otherwise unapproved . . . . .	.15
5. Cornice. If wood boxed on exposed brick building . . . . .	.05
6. Floors. (a) If double board instead of plank, charge for each story . . . . .	.02
(b) If otherwise not Standard, charge for each story . . . . .	.05
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces	
1. On walls . . . . .	.10
2. On ceilings . . . . .	.05
(b) 50 per cent of charges under (a) to be added for each story more than one	
8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.10
9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than . . . . .	.05

	(b) If in building and open, not less than . . . . .	.15
	(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than . . . . .	.05
10.	Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.15
	(b) Coal stoves, not less than . . . . .	.05
	(c) Wood stoves, not less than . . . . .	.10
	(d) Oil stoves, not less than . . . . .	.25
11.	Lighting. (a) If by electrical equipment not Standard, charge according to circumstances	
	(b) If by kerosene in approved metal lamps, not less than . . . . .	.05
	(c) If by kerosene not in approved metal lamps, not less than . . . . .	.15
	(d) If by kerosene in central draft lamps, not less than . . . . .	.20
	(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules	
	(f) If by gas, brackets not Standard, not less than . . . . .	.05
12.	Power. If not Standard. (Discretionary)	
13.	Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.25
	(b) If in frame building cut off as in Standard, not less than . . . . .	.10
	(c) If in fireproof room in building, or outside but not Standard, not less than . . . . .	.05
14.	Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . . . .	.05
	(b) Metal stack through roof not properly ventilated or through any floor, not less than . . . . .	.25
	(c) Brick stack in building, not Standard, not less than . . . . .	.10

15. Chimneys. Which can be used other than Standard, not less than . . . . .	.10
(For tile and similar chimneys charge at least .50.)	
16. Wood Alcohol. If main supply of alcohol is stored in building or not as in requirements, charge to be not less than . . .	.50
17. Dry Rooms. (a) If steam pipes not arranged according to Standard, not less than . . .	.10
(b) If dry room is located over boilers with slatted or partly open floors, or heated by stoves, not less than . . . . .	.70
(c) If dry room is arranged as under (b), but cut off as in requirements for boiler houses, not less than . . . . .	.35
(d) If the stiffening or drying of alcohol or shellac treated stock is in open dry rooms in the factory, not less than . . .	1.00
18. Hot Boxes. (a) If partly or entirely of combustible material, but steam heat, and otherwise well arranged, not less than . . .	.10
(b) If of combustible material and steam pipes not properly arranged, not less than . . . . .	.20
(c) If heated by gas, not less than . . . .	.40
19. Finishing Irons. (a) If not arranged according to Standard, add according to hazard, but not less than . . . . .	.15
(b) If heated by coal stoves, not less than . . . . .	.50
(c) If heated by slugs, not less than . . . . .	.30
(d) If slug heated other than in furnaces, or if furnaces are not in brick tower with floors and walls entirely constructed of brick, iron or other fireproof construction, not less than	1.00
20. Lure Stoves. If not heated and arranged according to Standard, add according to hazard, but not less than . . . . .	.20

21. Singeing. (a) If by kerosene, not less than . . .	.30
(b) If by naphtha, only a day's supply allowed in factory, bench being metal, covered with properly constructed metal hood, not less than . . .	.30
(c) If by naphtha, and not as above, add according to hazard, but not less than . . .	.75
22. Steam Tables. If other than Standard, not less than . . .	.25
23. Cement. If used and not according to Standard, not less than . . .	.50
24. Alcohol Reclaiming. (a) If in separate building, 30 feet detached, and apparatus is installed in accordance with requirements, no charge is to be made, but building to be separately rated . . .	
(b) If in separate brick building, adjoining brick factory and cut off as required for boiler house, and apparatus installed in accordance with requirements, not less than . . .	.15
(c) If in a separate building adjoining frame factory, cut off as required for boiler house and apparatus installed in accordance with requirements, not less than . . .	.25
(d) If in the factory buildings and apparatus installed in accordance with requirements, not less than . . .	.50
(e) If in the factory buildings and apparatus is not installed in accordance with requirements, charge according to defects, but not less than . . .	1.00
25. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . .	.20
26. Waste Cans. If not a proper supply of approved pattern, not less than . . .	.10
27. Oils, Paints, etc. If not cared for as in requirements, not less than . . .	.10

28. Smoking. If allowed, except in office, not less than . . . . .	.10
29. Cleanliness. If not as in Standard, not less than . . . . .	.25
30. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . .	.15
31. Occupancy. (a) Charge for each occupant more than one using power, not less than . . . . .	.05
(b) Charge for each other occupant, except offices and dwellings, not less than . . . .	.02
32. General Condition. If not good, charge according to circumstances	
33. Exposure. Charge according to hazard	
34. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances	
Total	
Deduct for	
35. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances	
Total for figuring percentages	
Deduct for	
36. Fire Department. If as in Standard, 3 per cent of above total	
37. Water Supply. If as in Standard, 3 per cent of above total	
38. Fire Alarm. If as in Standard, 2 per cent of above total	
39. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 36, 37 and 38) 10 per cent of above total	
40. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 39	

41. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent

Total

Final Total (Flat Rate)

Unprotected Risks.

Flat Rate.

(These are risks where no deduction is made under any item from No. 36 to No. 41, inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.")

Protected Risks.

Flat Rate. 80% Rate.

(These are risks where a deduction is made under one or more of the items No. 36 to No. 41, inclusive.)

NOTE.—Rates on protected risks, both building and contents, are subject to 30 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.

Building, Brick

(The "Final Total" less 40 cents.)

Contents

(The "Final Total.")

Building, Frame

(The "Final Total," less 25 cents.)

Contents

(The "Final Total.")

**GARMENT FACTORIES AND KNITTING MILLS (WITH
NO CARDING OR SPINNING).**

(June 1, '01; Dec. 13, '02.)

Base Rates:—

Garment Factory	1.35
Clothing Factory	1.35
Knitting Mill (with no carding or spinning) .	1.50

Charge for Deficiencies:—

1. Walls. If more than one-third frame . . .	.15
2. Area. For each 1,000 square feet or fraction thereof ground area over 7,500 square feet . . . . .	.02
3. Height. (a) Five stories . . . . .	.10
(b) Six stories . . . . .	.25
(c) Seven stories . . . . .	.40
(d) Over seven stories . . . . .	.60
4. Roof. If shingle, board or mansard, or otherwise unapproved . . . . .	.10
5. Cornice. If wood boxed on exposed brick building . . . . .	.05
6. Floors. (a) If double board instead of plank, charge for each story . . . . .	.02
(b) If otherwise not Standard, charge for each story . . . . .	.05
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces.	
1. On walls . . . . .	.03
2. On ceilings . . . . .	.02
(b) 50 per cent of charges under (a) to be added for each story more than one . . .	
8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.35
(b) If in building and not enclosed, not less than . . . . .	.10

9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without standard hatches, not less than . . . . .	.05
(b) If in building and open, not less than . . . . .	.10
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than . . . . .	.05
10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.05
(b) Coal stoves, not less than . . . . .	.05
(c) Wood stoves, not less than . . . . .	.10
(d) Oil stoves, not less than . . . . .	.15
11. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.05
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.15
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasoline vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.05
12. Power. If not Standard. (Discretionary.)	
13. Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.15
(b) If in frame building cut off as in Standard, not less than . . . . .	.10
(c) If in fireproof room in building, or outside but not Standard, not less than . . . . .	.05
14. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . . . .	.05
(b) Metal stack through roof not properly ventilated or through any floor, not less than	

(c) Brick stack in building, not Standard, not less than . . . . .	.05
. Chimneys. Which can be used other than Standard, not less than . . . . .	.05
(For tile and similar chimneys charge at least .50.)	
. Cuttings. If in bins and in contact with steam pipes, and if allowed to accumulate, not less than . . . . .	.10
(This item applies to Garment and Cloth- ing Factories only.)	
. Laundry. (a) Drying. By stoves, not less than . . . . .	.50
(b) Drying. By steam, room arranged ac- cording to Standard, not less than . . .	.10
(c) Drying. By steam, if interior of room is not arranged as in Standard, not less than . . . . .	.20
(d) Ironing Machines. If heated by gaso- lene (tank) underground at safe dis- tance, not less than . . . . .	.50
(e) Ironing machines. Gasolene fed by gravity or blower, not less than . . .	1.00
(f) Ironing machines. If heated by stoves, if stoves and pipes are not securely arranged, not less than . . . . .	.50
(g) Ironing machines. If heated by oil stoves, discretionary	
(h) Storage of gasolene or similar inflam- mable fluids, not less than	1.00
(This item applies to Garment and Clothing Factories only.)	
. Drying. (a) In mill, except in steam boxes or chests (unless in fireproof room), not less than . . . . .	.10
(b) In steam boxes or chests, for each, not less than05
(This item applies to Knitting Mills only.)	

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19. Dyeing. (a) In mill (no chlorates, nitrates or peroxides used), not less than10
 (b) If chlorates, nitrates or peroxides are used, not less than15
 (c) If chlorates, nitrates or peroxides are mixed with reducing agents and allowed to stand, or if any of the same is kept in building exposed to moisture, charge according to conditions, but not less than25
 (This item applies to Knitting Mills only.)
20. Singeing. (a) In mill, with city gas or gasolene gas (latter generated outside of building), not less than10
 (b) If gasolene, naphtha or other volatiles are used, not less than1.00
 (This item applies to Knitting Mills only.)
21. Napping. In mill (unless in fireproof room), not less than25
 (This item applies to Knitting Mills only.)
22. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system10
23. Waste Cans. If not a proper supply of approved pattern, not less than05
24. Oils, Paints, etc. If not as in requirements, not less than05
25. Smoking. If allowed except in office, not less than05
26. Cleanliness. If not as in Standard, not less than25
27. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than10
28. Occupancy. (a) Charge for each occupant more than one using power, not less than05
 (b) Charge for each other occupant, except offices and dwellings, not less than .02

29. General Condition. If not good, charge according to circumstances
30. Exposure. Charge according to hazard
31. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances

Total

Deduct for

32. Height. (a) When mill is only one story high above basement, deduct10
 (b) When mill is only one story high (no basement), cement floor, deduct . . .15
33. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances

Total

Total for figuring percentages

Deduct for

34. Fire Department. If as in Standard, 2 per cent of above total
35. Water Supply. If as in Standard, 2 per cent of above total
36. Fire Alarm. If as in Standard, 2 per cent of above total
37. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 34, 35 and 36), 10 per cent of above total
38. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 37

39. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent

Total

Final Total (Flat Rate)

Unprotected Risks. Flat Rate.

(These are risks where no reduction is made under any item from No. 34 to No. 39, inclusive.)

Building (Brick or Frame) and Contents.

(The "Final Total.")

Protected Risks. Flat Rate. 80% Rate.

(These are risks where a deduction is made under one or more of the items No. 34 to No. 39, inclusive.)

NOTE.—Rates on protected risks, both building and contents, are subject to 30 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.

Building, Brick
(The "Final Total," less 75 cents.) _____

Contents
(The "Final Total.") _____

Building, Frame
(The "Final Total," less 50 cents.) _____

Contents
(The "Final Total.") _____

HORN AND COMB FACTORIES.

(Dec. 28, '95; Jan. 14, '99; Oct. 6, '01; Aug. 16, '02;
Dec. 13, '02.)

Base Rate	2.95
<i>Charge for Deficiencies:—</i>	
1. Walls. If more than one-third frame . . . . .	.10
2. Area. For each 1,000 square feet or fraction thereof ground area over 5,000 square feet . . . . .	.05
3. Height. (a) Three stories . . . . .	.10
(b) Four stories . . . . .	.25
(c) Five stories . . . . .	.45
4. Roof. If shingle, board or mansard, or otherwise unapproved . . . . .	.10
5. Cornice. If wood boxed on exposed brick building . . . . .	.05
6. Floors. (a) If double board instead of plank, charge for each story . . . . .	.02
(b) If otherwise not Standard, charge for each story . . . . .	.05
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces	
1. On walls . . . . .	.05
2. On ceilings . . . . .	.02
(b) 50 per cent of charges under (a) to be added for each story more than one	
8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.15
9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than . . . . .	.10

(b) If in building and open, not less than .	.15
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than	.05
10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.25
(b) Coal stoves, not less than . . . . .	.10
(c) Wood stoves, not less than . . . . .	.25
(d) Oil stoves, not less than . . . . .	.25
11. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.15
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.20
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.15
12. Power. If not Standard. (Discretionary.) .	
13. Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.25
(b) If in frame building cut off as in Standard, not less than . . . . .	.05
(c) If in fireproof room in building, or outside but not Standard, not less than .	.10
14. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . .	.10
(b) Metal stack through roof not properly ventilated or through any floor, not less than . . . . .	.50
(c) Brick stack in building not Standard, not less than . . . . .	.20

15. Chimneys. Which can be used other than Standard, not less than . . . . .	.05
(For tile and similar chimneys charge at least .50.)	
16. Pressing in Factory. (a) Oil heated by steam, not less than . . . . .	.10
(b) Oil heated by fire or flame, not less than . . . . .	.50
17. Dry Closets. Not kept clean, or steam pipes within six inches of floor or woodwork, not less than . . . . .	.50
18. Celluloid. Used in factory, not less than	2.25
19. Blowers. Unless dust from all celluloid-dust making machines is conveyed away by blower system discharging into fire-proof bin or vault or outside of building, not less than . . . . .	.50
20. Heaters. If not protected by asbestos, not less than . . . . .	.50
21. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system, not less than . . . . .	.25
22. Waste Cans. If not a proper supply of approved pattern, not less than . . . . .	.10
23. Oils, Paints, etc. If not cared for as in requirements, not less than . . . . .	.10
24. Smoking. If allowed, except in office, not less than . . . . .	.25
25. Cleanliness. If not as in Standard, not less than . . . . .	.20
26. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.20
NOTE.—In finishing department one-half the required number of pails to be filled with sand.	
27. Occupancy. (a) Charge for each occupant more than one using power, not less than . . . . .	.05
(b) Charge for each other occupant, except offices and dwellings, not less than02

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28. General Condition. If not good, charge according to circumstances
 29. Exposure. Charge according to hazard
 30. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances

Total

Deduct for

31. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances

Total for figuring percentages

Deduct for

32. Fire Department. If as in Standard, 2 per cent of above total
 33. Water Supply. If as in Standard, 2 per cent of above total
 34. Fire Alarm. If as in Standard, 1 per cent of above total
 35. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 32, 33 and 34), 7 per cent of above total
 36. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 7 per cent under No. 35
 37. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 8 per cent

Total

Final Total (Flat Rate)

Unprotected Risks.

Flat Rate.

(These are risks where no deduction is made under any item from No. 32 to No. 37, inclusive.)

Building (Brick or Frame) and Contents.

(The "Final Total.")

Protected Risks.

Flat Rate. 80% Rate.

(These are risks where a deduction is made under one or more of the items No. 32 to No. 37, inclusive.)

NOTE.—Rates on protected risks, both building and contents, are subject to 30 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.

Building, Brick	_____	_____
(The "Final Total," less 1.00)	_____	_____
Contents	_____	_____
(The "Final Total.")	_____	_____
Building, Frame	_____	_____
(The "Final Total," less 50 cents.)	_____	_____
Contents	_____	_____
(The "Final Total.")	_____	_____

A reduction of 35 cents in Flat Rate may be made for each of the following guarantees:—

In consideration of the reduced rate at which this policy is written it is made a condition thereof that all celluloid, except that in process of manufacture, shall be stored outside and removed from factory every night.

In consideration of the reduced rate at which this policy is written it is made a condition thereof that all celluloid scraps and waste will be kept in Standard metal receptacles and removed from factory at close of work at night.

METAL WORKERS.

(June 1, '01; Dec. 13, '02.)

NOTE.—To be applied to Metal Working Risks, including Hardware, Cutlery, Silverware, Jewelry and Metal Toy, Fire Arms and Watch and Clock Movement Factories; also Machine Shops, Metal Novelty Works (Pin Manufacturing, etc.), and Brass and Bronze Working Plants. This schedule is intended to produce an average rate over an entire manufacturing plant, and when different buildings are detached less than 80 feet under protection, or 50 feet outside of protection, they shall all be included in the schedule applied. Buildings occupied exclusively for Foundries or Forge Shops, and detached more than as above, should be rated with the base rate for Detached Foundries.

Base Rate	1.00
Base Rate for Detached Foundries	1.50

Charge for Deficiencies:—

1. Walls. If more than one-third frame10
2. Area. For each 2,500 square feet or fraction thereof ground area over 5,000 square feet05

NOTE.—Charge under this item never to exceed 40 cents.

3. Height. (a) Three stories05
 (b) Four stories10
 (c) Five stories20
4. Roof. If shingle, board or mansard, or otherwise unapproved10
5. Cornice. If wood boxed on exposed brick building05
6. Floors. If not Standard, charge for each story .02
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces
 1. On walls10
 2. On ceilings05
- (b) 50 per cent of charges under (a) to be added for each story more than one .

8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.10
9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but with- out Standard hatches, not less than . .	.05
(b) If in building and open, not less than .	.10
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than	.02
10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.05
(b) Coal stoves (except in office) not less than . . . . .	.05
(c) Wood stoves (except in office) not less than . . . . .	.05
(d) Oil stoves (except in office) not less than . . . . .	.05
11. Lighting. (a) If by electrical equipment not Standard, charge according to circum- stances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.05
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.10
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasolene vapor lamps or other methods not mentioned, charge accord- ing to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.05
12. Power. If not Standard. (Discretionary) .	
13. Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.25

(b) If in frame building cut off as in Standard, not less than . . . . .	.10
(c) If in fireproof room in building, or outside but not Standard, not less than . . . . .	.10
14. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . . . .	.05
(b) Metal stack through roof not properly ventilated or through any floor, not less than . . . . .	.15
(c) Brick stack in building, not Standard, not less than . . . . .	.25
15. Chimneys. Which can be used other than Standard, not less than . . . . .	.10
(For tile and similar chimneys charge at least .50.)	
16. Woodworking (including pattern making). Charge according to hazard, but not less than . . . . .	.15
17. Japanning or Enameling. (a) If in separate building, cut off as required for boiler house, with no openings into main building, not less than . . . . .	.05
(b) If cut off as above, with openings into main buildings, protected by Standard fire doors, not less than . . . . .	.10
(c) If in factory, or not cut off, or if benzine is used, not less than . . . . .	.25
18. Lacquering. (a) If day's supply less than five gallons, not less than . . . . .	.05
(b) If day's supply five gallons or more, not less than . . . . .	.10
(c) If unapproved lacquers used, not less than . . . . .	.25
19. Buffing. (a) If dust conveyed away by blower system discharging into fireproof bin or vault or outside of building, not less than . . . . .	.05
(b) If dust is not so conveyed, not less than . . . . .	.20

20. Forging, Casting, Annealing, Tempering or Brazing. (a) If in a separate building, cut off as required for boiler house, not less than . . . . .	.10
(b) If in factory or not cut off, not less than	.20
NOTE.—These charges not to be made when the base rate for detached foundries is used, nor unless process is employed in the product of the factory.	
21. Cupola. (a) If loading floor is wholly or partly of wood, not less than . . . . .	.10
(b) If stack is within 3 feet of any wood- work, not less than . . . . .	.15
22. Tumbling. If any tumbling of oily stock, not less than . . . . .	.15
23. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . . . .	.15
24. Waste Cans. If not a proper supply of ap- proved pattern, not less than . . . . .	.05
25. Oils, Paints, etc. If not cared for as in require- ments, not less than . . . . .	.05
26. Smoking. If allowed, except in office, not less than . . . . .	.05
27. Cleanliness. If not as in Standard, not less than . . . . .	.25
28. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.25
29. Occupancy. (a) Charge for each occupant more than one using power, not less than . . . . .	.05
(b) Charge for each other occupant, except offices and dwellings, not less than . . . . .	.02
30. General Condition. If not good, charge ac- cording to circumstances	
31. Exposure. Charge according to hazard	
32. Exceptional Bad Features not Noted in Sched- ule. Charge according to circumstances	
Total	

Deduct for

33. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances _____

Total for figuring percentages

Deduct for

34. Fire Department. If as in Standard, 3 per cent of above total
35. Water Supply. If as in Standard, 3 per cent of above total
36. Fire Alarm. If as in Standard, 1 per cent of above total
37. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 34, 35 and 36), 10 per cent of above total
38. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 37
39. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent

Total

Final Total (Flat Rate)

Unprotected Risks.

Flat Rate.

(These are risks where no deduction is made under any item from No. 34 to No. 39, inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.") _____

Protected Risks.

Flat Rate. 80% Rate.

(These are risks where a deduction is made under one or more of the items No. 34 to No. 39, inclusive.)

NOTE.—Rates on protected risks, both building and contents, are subject to 30 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.

Building, Brick		
(The "Final Total," less 40 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____
Building, Frame		
(The "Final Total," less 25 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____

PAPER AND PULP MILLS.

(April 3, '97; June 1, '01; Dec. 13, '02.)

Base Rate	1.40
<i>Charge for Deficiencies:—</i>	
1. Walls. If more than one third frame . . . . .	.30
2. Height. (a) Three stories . . . . .	.05
(b) Four stories . . . . .	.15
(c) Five stories . . . . .	.25
3. Roof. If shingle, board or mansard, or other- wise unapproved . . . . .	.10
4. Cornice. If wood boxed on exposed brick building . . . . .	.05
5. Floors. (a) If double board instead of plank, charge for each story . . . . .	.02
(b) If otherwise not Standard, charge for each story . . . . .	.05
6. Finish (except in offices). (a) Wood finish or finish of any kind which leaves con- cealed spaces	
1. On walls . . . . .	.10
2. On ceilings . . . . .	.05
(b) 50 per cent of charges under (a) to be added for each story more than one	
7. Stairways. If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.10
8. Elevators. (a) If in tower but not Standard, or if in building and enclosed but with- out Standard hatches, not less than . . . . .	.05
(b) If in building and open, not less than . . . . .	.10
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than . . . . .	.50

9. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.10
(b) Coal stoves, not less than . . . . .	.05
(c) Wood stoves, not less than . . . . .	.10
(d) Oil stoves, not less than . . . . .	.10
10. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.20
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.40
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.05
11. Power. If not Standard. (Discretionary.)	
12. Boilers. (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.20
(b) If in frame building cut off as in Standard, not less than . . . . .	.05
(c) If in fireproof room in building, or outside, but if not Standard, not less than . . . . .	.05
13. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . . . .	.05
(b) Metal stack through roof not properly ventilated or through any floor, not less than . . . . .	.25
(c) Brick stack in building not Standard, not less than . . . . .	.10
14. Chimneys. Which can be used other than Standard, not less than . . . . .	.10
(For tile and similar chimneys charge at least .50.)	

15. Dryers. Drying other than by cold air or hot air from blowers, not less than . . .	.20
16. Picker or Devil. In mill, not less than . . .	.45
17. Cutter or Duster. In mill, not less than . . .	.45
18. Lime. If stored in mill, not less than . . .	.20
19. Pulp Grinding and (or) Barking. If in mill, not less than . . . . .	.20
(This charge not to be made in rating pulp mills.)	
20. Sulphur Burning. In mill or in adjoining building not cut off by blank wall or fireproof building, not less than . . .	.90
21. Acid Tower. If in mill or within 50 feet, not less than . . . . .	.45
22. Digester Room. If not thoroughly cut off from main mill, not less than . . .	.45
23. Reclaiming Building. If not at least 25 feet from main building or thoroughly cut off by Standard wall, not less than . . .	.45
24. Stock. (a) All white, unwashed rags, or paper or paper shavings, not less than . . .	.20
(b) Unwashed rags, not less than . . . . .	.25
(c) Old rope (exclusively) not less than . . .	.35
(d) Mixed (colored) rags, gunny bagging or jute, not less than . . . . .	.60
(e) Cotton waste stored or sorted in mill, not less than	1.00
(f) Cotton waste, not stored or sorted in mill, not less than . . . . .	.20
(g) Straw, not less than . . . . .	.20
(h) Straw, if cut or stored in mill or exposing mill (additional) not less than . . .	.20

NOTE.—Highest charge for stock to govern stock charge.

NOTE.—Stock stored and (or) sorted outside of and not exposing mill within 75 feet, and brought in only for daily use, charge 30 per cent of above stock rates except for cotton waste.

25. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system, not less than . . .	.15
26. Waste Cans. If not a proper supply of approved pattern, not less than . . .	.05
27. Oils, Paints, etc. If not as in requirements, not less than . . .	.05
28. Smoking. If allowed, except in office, not less than . . .	.10
29. Cleanliness. If not as in Standard, not less than . . .	.25
30. Fire Pump and Hose. (a) Without, or not good and sufficient, in proper order for efficient service, or other apparatus for fire-fighting purposes. If pump, rotary and otherwise satisfactory, but is located in or under mill, not less than . . .	.20
(b) If located in wheelhouse, or in building under approved arch, not less than . . .	.10
31. Inside Standpipe and Hose. Without same properly installed, not less than . . .	.05
32. Casks and Buckets. Without good supply. Must have not less than one cask and six pails for each 2,500 square feet of floor space. Pails kept full, not less than . . .	.10
33. General Condition. If not good, charge according to circumstances . . .	
34. Exposure. Charge according to hazard . . .	
35. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances . . .	
Total . . .	
Deduct for	
36. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances . . .	
Total for figuring percentages . . .	

Deduct for

37. Fire Department. If as in Standard, 4 per cent of above total
38. Water Supply. If as in Standard, 4 per cent of above total
39. Fire Alarm. If as in Standard, 2 per cent of above total
40. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 37, 38 and 39), 15 per cent of above total
41. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 15 per cent under No. 40
42. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 7 per cent

Total

Final Total, Building and Contents Rate

CO-INSURANCE.

Standard 75 per cent Co-Insurance and Limitation Clause must be attached to policies, except when rate is promulgated as a sprinkled risk.

STANDARD FORM OF DIVISION FOR PAPER MILLS.

(Dec. 13, '84.)

Building. On building, while occupied as a Paper Mill, including flume, elevator and apparatus belonging thereto. (Includes foundations for building, plumbing and piping for heating and lighting of building.)

- Engine.** On steam engine and boiler, and their connections therein.
(Includes the setting and foundations, and all connections up to first motion wheel.)
- Machinery.** On machinery, tools, implements, apparatus, millwright work, mill supplies, mill and office furniture, and fixtures therein.
(Covers all machinery, with foundations for same, and under mill supplies, all such articles as are necessary to maintain the mill in efficient running condition.)
- Stock.** On stock in its various stages, and on all supplies therefor, including packages.
(Covers, under the item of supplies, all things necessary in the manufacture of the goods made that have not been in actual use.)

THREE FOURTHS CO-INSURANCE CLAUSE FOR PAPER MILLS.

(Dec. 13, '84.)

It is a part of the consideration of this Policy, and the basis upon which the rate of premium is fixed, that the assured shall maintain insurance on each division of property, as per division of the Policy, to the extent of *three fourths* of the actual cash value thereof; and failing so to do, shall be a co-insurer to the extent of such deficit; and in that event shall bear his, her or their proportion of any loss. It is, however, mutually understood and agreed, that in case the total insurance on any division of the property, as referred to above, shall exceed *three fourths* of the whole actual cash value thereof, the assured shall not recover from this company more than its *pro rata* share of *three fourths* of the whole actual cash value of such property.

Rates promulgated for Paper, Pulp and Leather Board Mills are based on the above Standard Form of Policy, and the three fourths Co-Insurance and Loss Clause.

SAW AND PLANING MILLS.

(June 1, '01; Dec. 13, '02.)

Base Rates :—

Planing Mills	3.75
Sawmills (Steam power)	3.75
Sawmills (Water power)	3.00

Charge for Deficiencies :—

1. Walls. If more than one third frame35
2. Area. For each 1,000 square feet or fraction thereof ground area over 5,000 square feet :—
 - (a) Planing mills05
 - (b) Sawmills02
3. Height. (a) Three stories10
 - (b) Four stories25
 - (c) Five stories45
4. Roof. If shingle, board or mansard, or otherwise unapproved :—
 - (a) Sawmills, steam power35
 - (b) Sawmills, water power10
 - (c) Planing mills15
5. Cornice. If wood boxed on exposed brick building05
6. Floors. (a) If double board instead of plank, charge for each story02
 - (b) If otherwise not Standard, charge for each story05
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces
 1. On walls05
 2. On ceilings02
 - (b) 50 per cent of charges under (a) to be added for each story more than one

8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.15
(This item applies to Planing Mills only.)	
9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than . . . . .	.10
(b) If in building and open, not less than . . . . .	.15
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than . . . . .	.05
(This item applies to Planing Mills only.)	
10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.25
(b) Coal stoves, not less than . . . . .	.10
(c) Wood stoves, not less than . . . . .	.25
(d) Oil stoves, not less than . . . . .	.25
11. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.15
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.25
(d) If by kerosene in central draft lamps, not less than . . . . .	.30
(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.25
12. Power. If not Standard. (Discretionary)	
13. Boilers (for power). (a) If in building, or in adjoining frame building, or in frame building detached 10 feet, not cut off as in Standard, not less than	1.00

	(b) If in frame building, detached 10 feet, and within 30 feet, not cut off as in Standard, not less than . . . . .	.50
	(c) If in frame building, cut off as in Standard, not less than . . . . .	.25
	(d) If in fireproof room in building, or in brick building outside, but not Standard, not less than . . . . .	.25
14.	Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . .	.10
	(b) Metal stack through roof not properly ventilated or through any floor, not less than . . . . .	.50
	(c) Brick stack in building, not Standard, not less than . . . . .	.10
15.	Chimneys. Which can be used other than Standard, not less than . . . . .	.10
	(For tile and similar chimneys charge at least .50.)	
16.	Blowers. For no blowers or blowers with wood conduit pipes, not less than . .	.50
	(This item applies to Planing Mills only.)	
17.	Drying. (a) For drying of lumber in mill or in boiler house by artificial heat, not less than	1.00
	(b) For drying of lumber by artificial heat outside of mill, but within 30 feet, except in fireproof building, not less than . . . . .	.50
18.	Sash, Doors, Blinds or Ornamental Work. (a) For the manufacturing of, not less than . . . . .	.50
	(b) For priming or finishing of, not less than . . . . .	.25
	(c) For glazing, not less than . . . . .	.10
	(This item applies to Planing Mills only.)	
19.	Shaving Room. (a) If in mill, or adjoining same, and not properly cut off, not less than . . . . .	.50
	(b) If no steam jets, not less than . . . . .	.10
	(This item applies to Planing Mills only.)	

20. Arch. For wood used in construction of "arch feed" to boilers, not less than . . .	.50
(This item applies to Sawmills only.)	
21. Logs. For dry log sawing, not less than : . .	.25
(This item applies to Sawmills only.)	
22. Planer. (a) For planer or surfacing machine with blower and conduit pipes in mill or within 100 feet of mill, not less than . .	.50
(b) For planer or surfacing machine without blower and conduit pipes in mill or within 100 feet of mill, not less than . .	1.00
(This item applies to Sawmills only.)	
23. Bearings. Inaccessible bearings on shafting or machinery, not less than . . .	.50
(This item applies to Sawmills only.)	
24. Shingles. For shingle mill, not less than . .	1.00
(This item applies to Sawmills only.)	
25. Slab Pit. For slab pit within 100 feet of mill, except of fire and spark proof construction, not less than . . .	2.00
(This item applies to Sawmills only.)	
26. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . .	.25
27. Waste Cans. If not a proper supply of approved pattern, not less than . . .	.10
28. Oils, Paints, etc. If not cared for as in requirements, not less than . . .	.15
29. Smoking. If allowed, except in office, not less than . . .	.25
30. Cleanliness. If not as in Standard, not less than . . .	.25
31. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . .	.25
32. Occupancy. (a) Charge for each occupant more than one using power, not less than . . .	.05
(b) Charge for each other occupant, except offices and dwellings, not less than . .	.25

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33. General Condition. If not good, charge according to circumstances
 34. Exposure. Charge according to hazard . . .
 35. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances
-

Total

Deduct for

36. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances
-

Total for figuring percentages

Deduct for

37. Fire Department. If as in Standard, 2 per cent of above total
 38. Water Supply. If as in Standard, 2 per cent of above total
 39. Fire Alarm. If as in Standard, 1 per cent of above total
 40. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 37, 38 and 39), 7 per cent of above total
 41. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 7 per cent under No. 40
 42. Fire Protection (external, public or private.) Not as good as Standard, but better than none, according to circumstances, but never to exceed 3 per cent
-

Total

Final Total (Flat Rate)

Unprotected Risks.	Flat Rate.
(These are risks where no deduction is made under any item from No. 37 to No. 42, inclusive.)	
<i>Building (Brick or Frame) and contents.</i>	
(The "Final Total.")	_____
Protected Risks.	Flat Rate. 80% Rate.
(These are risks where a deduction is made under one or more of the items No. 37 to No. 42, inclusive.)	
NOTE.—Rates on protected risks, both building and contents, are subject to 80 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.	
Building, Brick	
(The "Final Total," less 50 cents.)	_____
Contents	
(The "Final Total.")	_____
Building, Frame	
(The "Final Total," less 25 cents.)	_____
Contents	
(The "Final Total.")	_____

SHEEPSKIN TANNERIES AND MOROCCO FACTORIES.

(May 5, '88; Feb. 20, '92; March 18, '93; Jan. 14, '99;
June 1, '01; Dec. 13, '02.)

Base Rates:—

Sheepskin Tanneries	1.40
Morocco Factories	2.50

Charge for Deficiencies:—

1. Walls. If more than one third frame . . . . .	.30
2. Area. For each 1,000 square feet or fraction thereof ground area over 7,500 square feet . . . . .	.02
3. Height. (a) Three stories . . . . .	.05
(b) Four stories . . . . .	.15
(c) Five or more stories . . . . .	.25
4. Roof. If shingle, board or mansard, or otherwise unapproved . . . . .	.10
5. Cornice. If wood boxed on exposed brick building . . . . .	.05
6. Floors. (a) If double board instead of plank, charge for each story . . . . .	.02
(b) If otherwise not Standard, charge for each story . . . . .	.05
7. Finish (except in offices). (a) Wood finish or finish of any kind which leaves concealed spaces	
1. On walls . . . . .	.10
2. On ceilings . . . . .	.05
(b) 50 per cent of charges under (a) to be added for each story more than one	
8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.15

9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than . . . . .	.10
(b) If in building and open, not less than . . . . .	.15
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than . . . . .	.05
10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.10
(b) Coal stoves, not less than . . . . .	.10
(c) Wood stoves, not less than . . . . .	.10
(d) Oil stoves, not less than . . . . .	.10
11. Lighting (a) If by electrical equipment not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.05
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.15
(d) If by kerosene in central draft lamps, not less than . . . . .	.30
(e) If by gasoline vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.05
12. Power. If not Standard. (Discretionary)	
13. Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.25
(b) If in frame building cut off as in Standard, not less than . . . . .	.10
(c) If in fireproof room in building, or outside but not Standard, not less than . . . . .	.10
14. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . . . .	.05
(b) Metal stack through roof not properly ventilated or through any floor, not less than . . . . .	.25

(c) Brick stack in building, not Standard, not less than . . . . .	.25
15. Chimneys. Which can be used other than Standard, not less than . . . . .	.10
(For tile and similar chimneys charge at least .50.)	
16. Buffing. (a) If in factory with blower system to remove waste outside of building, or to fireproof bin, not less than . . . . .	.20
(b) If without blower system, not less than	.30
17. Lime. If lime is stored inside of factory buildings, not less than . . . . .	.10
18. Degreasing. If done inside factory buildings or in exposing buildings (with use of benzine), not less than	1.00
19. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . . . .	.25
20. Waste Cans. If not a proper supply of ap- proved pattern, not less than . . . . .	.05
21. Oils, Paints, etc. If not as in requirements, not less than . . . . .	.25
22. Smoking. If allowed except in office, not less than . . . . .	.10
23. Cleanliness. If not as in Standard, not less than . . . . .	.25
24. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.10
25. Occupancy. (a) Charge for each occupant more than one using power, not less than . . . . .	.10
(b) Charge for each other occupant, except offices and dwellings, not less than . . . . .	.05
26. General Condition. If not good, charge ac- cording to circumstances	
27. Exposure. Charge according to hazard	
28. Exceptional Bad Features not Noted in Sched- ule. Charge according to circumstances	
Total	

Deduct for

29. **Exceptional Good Features not Noted in Schedule.** Deduct according to circumstances

Total for figuring percentages

Deduct for

30. **Fire Department.** If as in Standard, 3 per cent of above total
31. **Water Supply.** If as in Standard, 3 per cent of above total
32. **Fire Alarm.** If as in Standard, 1 per cent of above total
33. **If Outside Protection is Standard in all Particulars** (when deduction is made under this item, make none under Nos. 30, 31 and 32), 10 per cent of above total
34. **Fire Protection.** If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 33
35. **Fire Protection** (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent

Total

Final Total (Flat Rate)

Unprotected Risks. Flat Rate.

(These are risks where no reduction is made under any item from No. 30 to No. 35, inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.")

208 NEW ENGLAND INSURANCE EXCHANGE.

Flat Rate. 80% Rate.

Protected Risks.

(These are risks where a deduction is made under one or more of the items No. 30 to No. 35, inclusive.)

NOTE.— Rates on protected risks, both building and contents, are subject to 30 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.

Building, Brick
(The "Final Total," less 50 cents.)

Contents .
(The "Final Total.")

Building, Frame
(The "Final Total," less 30 cents.)

Contents .
(The "Final Total.")

_____	_____
_____	_____
_____	_____
_____	_____

SILK MILLS.

(June 1, '01; Dec. 18, '02.)

Base Rate	1.00
<i>Charge for Deficiencies:—</i>	
1. Walls. If more than one-third frame . . . . .	.35
2. Area. For each 1,000 square feet or fraction thereof ground area over 5,000 square feet . . . . .	.02
3. Height. Each story over two and basement . . . . .	.05
4. Roof. If shingle, board or mansard, or otherwise unapproved . . . . .	.10
5. Cornice. If wood boxed on exposed brick building . . . . .	.05
6. Floors. (a) If double board instead of plank, charge for each story . . . . .	.02
(b) If otherwise not Standard, charge for each story . . . . .	.05
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces	
1. On walls . . . . .	.03
2. On ceilings . . . . .	.03
(b) 50 per cent of charges under (a) to be added for each story more than one	
8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.10
9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than . . . . .	.05
(b) If in building and open, not less than . . . . .	.10
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than . . . . .	.10

10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.20
(b) Coal stoves, not less than . . . . .	.10
(c) Wood stoves, not less than . . . . .	.15
(d) Oil stoves, not less than . . . . .	.15
11. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.10
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.30
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasoline vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.05
12. Power. If not Standard. (Discretionary)	
13. Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.35
(b) If in frame building cut off as in Standard, not less than . . . . .	.15
(c) If in fireproof room in building, or outside but not Standard, not less than . . . . .	.10
14. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . . . .	.05
(b) Metal stack through roof not properly ventilated or through any floor, not less than . . . . .	.15
(c) Brick stack in building, not Standard, not less than . . . . .	.05
15. Chimneys. Which can be used other than Standard, not less than . . . . .	.10
(For tile and similar chimneys charge at least .50.)	

16. Benzine and Cloverine. (a) If not in Standard metal cans, not less than . . . . .	.10
(b) If more than one quart but less than one gallon kept in building, not less than . . . . .	.25
(c) If one gallon or more kept in building, not less than	1.00
17. Looms. (a) For box looms, not less than . . . . .	.05
(b) For Jacquard looms, not less than . . . . .	.10
18. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . . . .	.10
19. Waste Cans. If not a proper supply of approved pattern, not less than . . . . .	.05
20. Oils, etc. (Other than benzine or cloverine, see No. 16.) If not as in requirements, not less than . . . . .	.05
21. Smoking. If allowed except in office, not less than . . . . .	.05
22. Cleanliness. If not as in Standard, except blower system, provided for in item No. 17, not less than . . . . .	.25
23. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.10
24. Occupancy. (a) Charge for each occupant more than one using power, not less than . . . . .	.05
(b) Charge for each other occupant, except offices and dwellings, not less than . . . . .	.02
25. General Condition. If not good, charge according to circumstances	
26. Exposure. Charge according to hazard	
27. Exceptional Bad Features not noted in Schedule. Charge according to circumstances	
Total	
Deduct for	
28. Height. (a) When mill is only one story high above basement deduct . . . . .	.10
(b) When mill is only one story high (no basement), cement floor, deduct . . . . .	.35

212 NEW ENGLAND INSURANCE EXCHANGE.

29. Exceptional Good Features not noted in
Schedule. Deduct according to cir-
cumstances

Total

Total for figuring percentages

Deduct for:

30. Fire Department. If as in Standard, 2
per cent of above total

31. Water Supply. If as in Standard 2 per
cent of above total

32. Fire Alarm. If as in Standard, 3 per cent
of above total

33. If Outside Protection is Standard in all
Particulars (when deduction is
made under this item, make none
under Nos. 30, 31 and 32), 10 per cent
of above total

34. Fire Protection. If better than Standard,
such per cent of above total as cir-
cumstances merit in addition to the
10 per cent under No. 33

35. Fire Protection (external, public or pri-
vate). Not as good as Standard,
but better than none, according to
circumstances, but never to exceed
5 per cent

Total

Final Total (Flat Rate)

Unprotected Risks.

Flat Rate.

(These are risks where no de-
duction is made under any
item from No. 30 to No. 35,
inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.")

Protected Risks.

Flat Rate. 80% Rate.

(These are risks where a deduction is made under one or more of the items No. 30 to No. 35 inclusive.)

NOTE.—Rates on protected risks, both building and contents, are subject to 80 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.

Building, Brick

(The "Final Total," less 25 cents.)

Contents

(The "Final Total.")

Building, Frame

(The "Final Total," less 15 cents.)

Contents

(The "Final Total.")

LARGE AREA STORES.

(Oct. 26, '01; Dec. 13, '02.)

NOTE.—This schedule to be applied to mercantile risks of any description where approximately 15,000 square feet or more of *floor area* are devoted to the sale or display of open stocks of merchandise.

Base Rate	1.65
<i>Charge for Deficiencies:—</i>	
1. Walls. If more than one-third frame . . . . .	.25
2. Area. For each 1,000 square feet or fraction thereof over 15,000 square feet of floor area, used for sale or display of merchandise, as above described . . . . .	.01
3. Height. For each story above four stories, charge . . . . .	.05
4. Roof. If shingle, board or mansard, or otherwise unapproved . . . . .	.05
5. Floors. If not heavy construction, charge 10 cents for first story and 5 cents for each story above first	
6. Finish. Wood finish, or finish of any kind which leaves concealed spaces. (a) On walls . . . . .	.05
(b) On ceilings (including concealed spaces under roof, such as blind attics, unused lofts, etc.), not less than . . . . .	.03
(c) If varnished sheathing on walls or ceiling . . . . .	.15
7. Stairways. If in building and open, or not properly enclosed, charge for each stairway for each floor pierced, not less than . . . . .	.02
8. Elevators. If in building and open, or not properly enclosed, charge for each elevator for each floor pierced, not less than . . . . .	.02

9. Light Wells. If floors are pierced by light wells or other unprotected vertical openings, charge for each floor pierced, not less than . . . . .	.02
10. Heating. (a) If by steam, hot water or blower system, piping not properly installed or heaters not safely arranged, or ashes not properly carried off, not less than .	.05
(b) Coal or wood stoves, not less than . .	.05
(c) Kerosene oil stoves, not less than . .	.05
(d) Gasolene stoves, not less than . .	.25
11. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances, not less than . . . . .	.25
(b) If by kerosene in approved metal lamps, not less than . . . . .	.05
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.10
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.05
12. Power (for elevators, etc.) If not Standard. (Discretionary)	
13. Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.10
(b) If in frame building cut off as in Standard, not less than . . . . .	.05
(c) If in fireproof room in building, or outside, but not Standard, not less than .	.05
14. Boiler Stack. If not safely built and arranged, not less than10

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15. Chimneys. Which can be used other than Standard, not less than10
(For tile and similar chimneys charge at least .50.)	
16. Extra Hazardous Occupancy. (a) If stock includes paints and oils (open packages), Fourth of July goods, or restaurant, charge for each hazard not less than .	.10
(b) If furniture upholstering, bicycle repairing or other similar work, not less than . . . . .	.10
(c) If shipping and packing room with accumulation of packing materials, not less than . . . . .	.10
(d) If stock or decorations are hung or festooned in light wells, or dangerously near gas or electric lights, particularly in windows . . . . .	.25
17. Additional Tenants. Other than offices and dwellings, according to hazard, but not less than, each . . . . .	.05
18. Cleanliness. If not as in Standard (particularly ashes and packing materials in cellars), not less than . . . . .	.25
19. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.15
20. General Condition. If not good, charge according to circumstances	
21. Exposure. Charge according to hazard	
22. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances	
Total	
Deduct for	
23. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances	
Total for figuring percentages	

Deduct for

24. Fire Department. If as in Standard, 8 per cent of above total
25. Water Supply. If as in Standard, 8 per cent of above total
26. Fire Alarm. If as in Standard, 2 per cent of above total
27. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 24, 25 and 26), 10 per cent of above total
28. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 27
29. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent
- Total

Add for

30. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system, 10 per cent of above total

Final Total (Flat Rate)

Unprotected Risks.

Flat Rate.

(These are risks where no deduction is made under any item from No. 24 to No. 29, inclusive.)

Building (Brick or Frame) and contents.

(The "Final Total.")

218 NEW ENGLAND INSURANCE EXCHANGE.

Protected Risks. Flat Rate. 80% Rate.

(These are risks where a deduction is made under one or more of the items No. 24 to 29, inclusive.)

NOTE.—Rates on protected risks, both building and contents, are subject to 30 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.

Building, Brick		
(The "Final Total," less 1.00.)	_____	_____
Contents		
(The "Final Total.")	_____	_____
Building, Frame		
(The "Final Total," less 75 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____

STRAW AND PALM-LEAF FACTORY SCHEDULE.

(Dec. 4, '86; Apr. 21, '94; Jan. 14, '99; Mar. 7, '02; Apr. 1, '05.)

Base Rate	1.50
<i>Charge for Deficiencies:—</i>	
1. Walls. If more than one third frame . . . . .	.25
2. Area. For each 1,000 square feet or fraction thereof ground area over 7,500 square feet . . . . .	.02
3. Height. (a) Four stories . . . . .	.10
(b) Five stories . . . . .	.15
4. Roof. If shingle, board or mansard, or otherwise unapproved . . . . .	.15
5. Cornice. If wood boxed on exposed brick building . . . . .	.05
6. Floors. (a) If double board instead of plank, charge for each story . . . . .	.02
(b) If otherwise not Standard, charge for each story . . . . .	.05
7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces	
1. On walls . . . . .	.05
2. On ceilings . . . . .	.03
(b) 50 per cent of charges under (a) to be added for each story more than one	
8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.10
9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than . . . . .	.05
(b) If in building and open, not less than . . . . .	.15
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than05

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10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than15
(b) Coal stoves, not less than . . . . .	.05
(c) Wood stoves, not less than . . . . .	.10
(d) Oil stoves, not less than . . . . .	.25
11. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.05
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.15
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.05
12. Power. If not Standard. (Discretionary.)	
13. Boilers (for power). (a) If in building, or in adjoining frame building, not cut off, not less than . . . . .	.25
(b) If in frame building cut off as in Standard, not less than . . . . .	.10
(c) If in fireproof room in building, or outside but not Standard, not less than . . . . .	.05
14. Boiler Stack. (a) Metal stack through roof, properly ventilated, not less than . . . . .	.05
(b) Metal stack through roof not properly ventilated, or through any floor, not less than . . . . .	.25
(c) Brick stack in building, not Standard, not less than . . . . .	.10

15. Chimneys. Which can be used other than Standard, not less than . . . . .	.10
(For tile and similar chimneys charge at least .50.)	
16. Bleaching. (a) Sulphur bleaching in factory, not less than . . . . .	.35
(b) Sulphur bleaching in detached building but not as in requirements, not less than . . . . .	.15
(c) If chlorates, nitrates or peroxides are used in the factory, not less than . . . . .	.15
(d) If chlorates, nitrates or peroxides are stored in the factory, or if brought into factory in quantities greater than are necessary for immediate use, not less than . . . . .	.50
17. Dyeing. (a) If chlorates, nitrates or peroxides are used in factory, not less than . . . . .	.15
(b) If chlorates, nitrates or peroxides are stored in factory, or if brought into factory in quantities greater than are necessary for immediate use, not less than . . . . .	.50
NOTE.—If charge is made under 16 (c) and (d) make no charge under 17.	
18. Dry Rooms. (a) If steam pipes are not arranged according to Standard, not less than . . . . .	.25
(b) If heated by stoves, not less than . . . . .	.50
19. Blocking, Steaming and Pressing. If by unapproved gasoline gas device, not less than . . . . .	.20
20. Block Casting. If not in accordance with Standard, not less than . . . . .	.15
21. Woodworking or Wooden Pattern Making. If not as in requirements, not less than . . . . .	.15
22. Finishing Irons. (a) If not arranged according to Standard, charge according to hazard, but not less than . . . . .	.15
(b) If heated by coal stoves, not less than . . . . .	.15

(c) If heated by slugs, not less than . . .	.30
(d) If slugs are heated by other means than in furnaces, or if the furnaces are not in a brick tower with floors and walls en- tirely constructed of brick, iron or other fireproof material, not less than . . .	.50
23. Rubber Cement. If not in accordance with re- quirements, not less than . . .	.25
24. Benzine or Naphtha. If not in accordance with requirements, not less than . . .	.25
25. Chlorates, Nitrates or Peroxides (a) If stored in factory, not less than . . .	.50
(b) If stored in detached building within 30 feet of factory, not less than . . .	.15
26. Lamp Black. If not in accordance with re- quirements, not less than . . .	.25
27. Wood Alcohol and Shellac. If stored or used in any manner other than in accordance with requirements, not less than . . .	.25
28. Sulphur and Brimstone. If stored in factory or not as in requirements, not less than . . .	.25
29. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . .	.20
30. Waste Cans. If not a proper supply of ap- proved pattern, not less than . . .	.10
31. Oils, Paints, etc. If not cared for as in require- ments, not less than . . .	.10
32. Smoking. If allowed, except in office, not less than . . .	.10
33. Cleanliness. If not as in Standard, not less than . . .	.25
34. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . .	.15
35. Occupancy. (a) Charge for each occupant more than one using power, not less than . . .	.05
(b) Charge for each other occupant except offices and dwellings, not less than . . .	.02

36. General Condition. If not good charge according to circumstances	
37. Exposure. Charge according to hazard	
38. Exceptional Bad Features not Noted in Schedule. Charge according to circumstances	
Total	<hr/>
Deduct for	
39. Exceptional Good Features not Noted in Schedule. Deduct according to circumstances	
Total for figuring percentages	<hr/>
Deduct for	
40. Fire Department. If as in Standard, 3 per cent of above total	
41. Water Supply. If as in Standard, 3 per cent of above total	
42. Fire Alarm. If as in Standard, 2 per cent of above total	
43. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 40, 41 and 42) 10 per cent of above total	
44. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 43	
45. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent	
Total	<hr/>
Final Total (Flat Rate)	<hr/>

Unprotected Risks.	Flat Rate.
(These are risks where no deduction is made under any item from No. 40 to No. 45, inclusive.)	
<i>Building (Brick or Frame) and contents.</i>	
(The "Final Total.")	_____
Protected Risks.	Flat Rate. 80 % Rate.
(These are risks where a deduction is made under one or more of the items No. 40 to No. 45, inclusive.)	
NOTE.—Rates on protected risks, both building and contents, are subject to 80 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.	
Building, Brick	
(The "Final Total," less 50 cents.)	_____
Contents	
(The "Final Total.")	_____
Building, Frame	
(The "Final Total," less 25 cents.)	_____
Contents	
(The "Final Total.")	_____

TEXTILE FABRIC FACTORIES.

(Dec. 8, '88; Sept. 30, '93; Jan. 14, '99; June 1, '01;
Dec. 13, '02; Mar. 3, '06; Mar. 30, '07.)

Base Rates:—

Weaving Mills	1.00
(A weaving mill is one which uses only woolen yarns prepared elsewhere, and which finishes the product.)	
Worsted Mills	1.15
(A worsted mill is a combing mill manu- facturing tops and yarns.)	
Woolen Mills	1.70
(A woolen mill is one manufacturing cassi- meres, dress goods and woolen bed blankets.)	
Knitting Mills, with Carding and Spinning . .	1.70
Cotton Mills	1.70
Satinet Mills, including Horse Blanket and Shoddy Felt Mills	2.95

Charge for Deficiencies:—

1. Walls. If more than one third frame35
2. Area. (a) For each 1,000 square feet or fraction
thereof ground area over 5,000 square
feet02
(b) If the building rated is one story and
occupied as a weaving mill fifty per
cent of the above charge to be made . .
3. Height. (a) Four stories10
(b) Five or more stories, each25
4. Roof. If shingle, board or mansard, or other-
wise unapproved10
5. Cornice. If wood boxed on exposed brick
building05
6. Floors. (a) If double board instead of plank,
charge for each story05
(b) If otherwise not Standard, charge for
each story20

7. Finish (except in offices). (a) Wood finish, or finish of any kind which leaves concealed spaces	
1. On walls . . . . .	.03
2. On ceilings . . . . .	.02
(b) 50 per cent of charges under (a) to be added for each story more than one .	
8. Stairways. (a) If in tower but not Standard, or if in building but enclosed in plank, not less than . . . . .	.05
(b) If in building and not enclosed, not less than . . . . .	.25
9. Elevators. (a) If in tower but not Standard, or if in building and enclosed but without Standard hatches, not less than .	.05
(b) If in building and open, not less than .	.25
(c) If floors are pierced by dumb waiters, chutes or large belt holes, not less than .	.10
10. Heating. (a) If by steam, hot water or blower system, piping not properly installed, not less than . . . . .	.20
(b) Coal stoves, not less than . . . . .	.10
(c) Wood stoves, not less than . . . . .	.15
(d) Oil stoves, not less than . . . . .	.15
11. Lighting. (a) If by electrical equipment not Standard, charge according to circumstances	
(b) If by kerosene in approved metal lamps, not less than . . . . .	.10
(c) If by kerosene not in approved metal lamps, not less than . . . . .	.15
(d) If by kerosene in central draft lamps, not less than . . . . .	.20
(e) If by gasolene vapor lamps or other methods not mentioned, charge according to Exchange Rules	
(f) If by gas, brackets not Standard, not less than . . . . .	.05

12. Power. If not Standard. (Discretionary)	.
13. Boilers (for power). (a) If in building, or in adjoining frame building not cut off, not less than . . . . .	.35
(b) If in frame building cut off as in Standard, not less than . . . . .	.15
(c) If in fireproof room in building, or outside but not Standard, not less than . . . . .	.10
14. Boiler Stack. (a) Metal stack through roof properly ventilated, not less than . . . . .	.05
(b) Metal stack through roof not properly ventilated or through any floor, not less than . . . . .	.15
(c) Brick stack in building, not Standard, not less than . . . . .	.05
15. Chimneys. Which can be used other than Standard, not less than . . . . .	.05
(For tile and similar chimneys charge at least .50.)	
16. Conveyors. If other than Standard, not less than . . . . .	.25
17. Lighting in Card Room. If open lights in card room, not less than . . . . .	.25
18. Drying. (a) Stock drying over steam pipes on wire net, not less than	1.00
(b) Stock drying by hot air blower on wire net, not less than . . . . .	.25
(c) Cloth drying by steam, not less than . . . . .	.10
(d) In mill, except in steam boxes or chests (unless in fireproof room), not less than . . . . .	.10
(e) In steam boxes or chests, for each not less than . . . . .	.05
19. Dyeing. (a) In mill (no chlorates, nitrates or peroxides used), not less than . . . . .	.10
(b) If chlorates, nitrates or peroxides are used, not less than . . . . .	.15

(c) If chlorates, nitrates or peroxides are mixed with reducing agents and allowed to stand, or if any of them are kept in building exposed to moisture, charge according to conditions, but not less than . . . . .		.25
(d) If fast-black process is used charge according to hazard		
20. Singeing. (a) In mill, with city gas or gasoline gas (latter generated outside of building) not less than . . . . .		.10
(b) If gasoline, naphtha or other volatiles are used, not less than		1.00
21. Napping. In mill (unless in fireproof room), not less than . . . . .		.25
22. Pickers, Lappers, Lumpers, Willows, etc. (Picker charges for worsted mills to be one fourth of figures below.)		
(a) If in communicating brick, stone or frame addition without approved cut-offs, or if in main mill and not above first floor		1.45
(b) If in main mill and above first floor		2.00
(c) If in communicating brick or stone addition with approved cut-off, charge for brick or stone mill . . . . .		.35
(d) Charge for frame mill . . . . .		.70
(e) If in communicating frame addition with approved cut-off, charge for brick or stone mill . . . . .		.70
(f) Charge for frame mill		1.10
(g) If in frame building within 25 feet of brick or stone mill		1.10
(h) If in frame building within 25 feet of frame mill		1.45
(i) If in frame building within 50 feet of brick or stone mill but not within 25 feet . . . . .		.35
(j) If in frame building within 50 feet of frame mill but not within 25 feet . . . . .		.70

(k) If in brick or stone building within 25 feet of brick or stone mill but not adjoining or communicating . . . . .	.35
(l) If in brick or stone building within 25 feet of frame mill but not adjoining or communicating . . . . .	.70
(m) If in brick or stone building within 25 feet of and connected with mill by covered bridge, unless with Standard fire doors at each end of bridge, charge for brick or stone mill . . . . .	.70
(n) Charge for frame mill	1.45
23. Ladders. (No charge for mills under protection.) (a) None permanent or without platforms, each floor, not less than . . . . .	.10
(b) If no movable ladders, additional charge not less than . . . . .	.05
24. Watchman or Thermostats. If no watchman with approved clock or no approved thermostat system . . . . .	.25
25. Waste Cans. If not a proper supply of approved pattern, not less than . . . . .	.05
26. Oils, Paints, etc. If not cared for as in requirements, not less than . . . . .	.05
27. Smoking. If allowed except in office, not less than . . . . .	.05
28. Cleanliness. If not as in Standard, not less than . . . . .	.25
29. Casks and Pails or Standpipes and Hose. If not as in Standard, not less than . . . . .	.10
30. Occupancy. (a) Charge for each occupant more than one using power, not less than . . . . .	.05
(b) Charge for each other occupant, except offices and dwellings, not less than . . . . .	.02
31. General Condition. If not good, charge according to circumstances	
32. Exposure. Charge according to hazard	

33. Exceptional Bad Features not noted in Schedule. Charge according to circumstances _____

Total _____

Deduct for

34. Height. (a) When mill is only one story high above basement, deduct10

(b) When mill is only one story high (no basement), cement floor, deduct .25

35. Exceptional Good Features not noted in Schedule. Deduct according to circumstances _____

Total _____

Total for figuring percentages _____

Deduct for

36. Fire Department. If as in Standard, 3 per cent of above total

37. Water Supply. If as in Standard, 2 per cent of above total

38. Fire Alarm. If as in Standard, 2 per cent of above total

39. If Outside Protection is Standard in all Particulars (when deduction is made under this item, make none under Nos. 36, 37 and 38) 10 per cent of above total

40. Fire Protection. If better than Standard, such per cent of above total as circumstances merit in addition to the 10 per cent under No. 39

41. Fire Protection (external, public or private). Not as good as Standard, but better than none, according to circumstances, but never to exceed 5 per cent _____

Total _____

Final Total (Flat Rate) _____

Unprotected Risks. Flat Rate.

(These are risks where no reduction is made under any item from No. 36 to No. 41, inclusive.)

Building (Brick or Frame) and Contents.

(The "Final Total.") _____

Protected Risks. Flat Rate. 80% Rate

(These are risks where a deduction is made under one or more of the items No. 36 to No. 41, inclusive).

NOTE.—Rates on protected risks, both building and contents, are subject to 30 per cent reduction for specific policies with the 80 per cent Reduced Rate Clause.

Building, Brick		
(The "Final Total," less 30 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____
Building, Frame		
(The "Final Total," less 15 cents.)	_____	_____
Contents		
(The "Final Total.")	_____	_____

TABLE OF FLAT AND 80 PER CENT RATES
(For use outside of Maine.)

Flat Rate.	80 % Rate.	Flat Rate.	80 % Rate.	Flat Rate.	80 % Rate.
35	25	1 92	1 35	3 57	2 50
42	30	1 95	1 37	3 64	2 55
47	33	2 00	1 40	3 71	2 60
50	35	2 05	1 44	3 75	2 63
54	38	2 07	1 45	3 78	2 65
57	40	2 10	1 47	3 85	2 70
60	42	2 14	1 50	3 92	2 75
64	45	2 20	1 54	4 00	2 80
71	50	2 21	1 55	4 07	2 85
75	53	2 25	1 58	4 10	2 87
78	55	2 28	1 60	4 14	2 90
80	56	2 35	1 65	4 21	2 95
85	60	2 40	1 68	4 28	3 00
92	65	2 42	1 70	4 35	3 05
94	66	2 45	1 72	4 40	3 08
1 00	70	2 50	1 75	4 42	3 10
1 05	74	2 55	1 79	4 50	3 15
1 07	75	2 57	1 80	4 57	3 20
1 10	77	2 60	1 82	4 60	3 22
1 14	80	2 64	1 85	4 64	3 25
1 18	83	2 70	1 89	4 71	3 30
1 20	84	2 71	1 90	4 75	3 33
1 21	85	2 75	1 93	4 85	3 40
1 25	88	2 78	1 95	4 92	3 45
1 28	90	2 85	2 00	5 00	3 50
1 35	95	2 90	2 03	5 10	3 57
1 40	98	2 92	2 05	5 25	3 68
1 42	1 00	2 95	2 07	5 35	3 75
1 45	1 02	3 00	2 10	5 42	3 80
1 50	1 05	3 05	2 14	5 50	3 85
1 55	1 09	3 07	2 15	5 57	3 90
1 57	1 10	3 10	2 17	5 64	3 95
1 60	1 12	3 14	2 20	5 71	4 00
1 64	1 15	3 20	2 24	6 00	4 20
1 70	1 19	3 21	2 25	6 07	4 25
1 71	1 20	3 25	2 28	6 25	4 38
1 75	1 23	3 28	2 30	6 42	4 50
1 78	1 25	3 35	2 35	6 50	4 55
1 80	1 26	3 40	2 38	6 78	4 75
1 85	1 30	3 42	2 40	7 00	4 90
1 90	1 33	3 50	2 45	7 14	5 00

TABLE OF FLAT AND 80 PER CENT RATES.

(For use in State of Maine.)

80% Rate. Build- ing.	Flat Rate.	80% Rate. Con- tents.	80% Rate. Build- ing.	Flat Rate.	80% Rate. Con- tents.	80% Rate. Build- ing.	Flat Rate.	80% Rate. Con- tents.
22	25	24	2 09	2 45	2 27	3 96	4 65	4 81
26	30	28	2 13	2 50	2 32	4 00	4 70	4 85
30	35	33	2 17	2 55	2 36	4 04	4 75	4 40
34	40	37	2 21	2 60	2 41	4 08	4 80	4 44
39	45	42	2 26	2 65	2 46	4 13	4 85	4 49
43	50	47	2 30	2 70	2 50	4 17	4 90	4 54
47	55	51	2 34	2 75	2 55	4 21	4 95	4 58
51	60	56	2 38	2 80	2 59	4 25	5 00	4 63
56	65	61	2 43	2 85	2 64	4 30	5 05	4 68
60	70	65	2 47	2 90	2 69	4 34	5 10	4 72
64	75	70	2 51	2 95	2 73	4 38	5 15	4 77
68	80	74	2 55	3 00	2 78	4 42	5 20	4 81
73	85	79	2 60	3 05	2 83	4 47	5 25	4 86
77	90	84	2 64	3 10	2 87	4 51	5 30	4 91
81	95	88	2 68	3 15	2 92	4 55	5 35	4 95
85	1 00	93	2 72	3 20	2 96	4 59	5 40	5 00
90	1 05	98	2 77	3 25	3 01	4 64	5 45	5 05
94	1 10	1 02	2 81	3 30	3 06	4 68	5 50	5 09
98	1 15	1 07	2 85	3 35	3 10	4 72	5 55	5 14
1 02	1 20	1 11	2 89	3 40	3 15	4 76	5 60	5 18
1 07	1 25	1 16	2 94	3 45	3 20	4 81	5 65	5 23
1 11	1 30	1 21	2 98	3 50	3 24	4 85	5 70	5 27
1 15	1 35	1 25	3 02	3 55	3 29	4 89	5 75	5 32
1 19	1 40	1 30	3 06	3 60	3 33	4 93	5 80	5 37
1 24	1 45	1 35	3 11	3 65	3 38	4 98	5 85	5 42
1 28	1 50	1 39	3 15	3 70	3 43	5 02	5 90	5 46
1 32	1 55	1 44	3 19	3 75	3 47	5 06	5 95	5 51
1 36	1 60	1 48	3 23	3 80	3 52	5 10	6 00	5 55
1 41	1 65	1 53	3 28	3 85	3 57	5 14	6 05	5 59
1 45	1 70	1 58	3 32	3 90	3 61	5 18	6 10	5 63
1 49	1 75	1 62	3 36	3 95	3 66	5 22	6 15	5 67
1 53	1 80	1 67	3 40	4 00	3 70	5 26	6 20	5 71
1 58	1 85	1 72	3 45	4 05	3 75	5 30	6 25	5 75
1 62	1 90	1 76	3 49	4 10	3 80	5 34	6 30	5 79
1 66	1 95	1 81	3 53	4 15	3 84	5 38	6 35	5 83
1 70	2 00	1 85	3 57	4 20	3 89	5 42	6 40	5 87
1 75	2 05	1 90	3 62	4 25	3 94	5 46	6 45	5 91
1 79	2 10	1 95	3 66	4 30	3 98	5 50	6 50	5 95
1 83	2 15	1 99	3 70	4 35	4 03	5 54	6 55	5 99
1 87	2 20	2 04	3 74	4 40	4 07	5 58	6 60	6 03
1 92	2 25	2 08	3 79	4 45	4 12	5 62	6 65	6 07
1 96	2 30	2 13	3 83	4 50	4 17	5 66	6 70	6 11
2 00	2 35	2 18	3 87	4 55	4 21	5 70	6 75	6 15
2 04	2 40	2 22	3 91	4 60	4 26	5 74	6 80	6 19

GENERAL RULES AND BY-LAWS

OF THE

Factory Improvement Committee.

(Adopted April, '87. Revised June, '88, Nov., '90, April, '92, April, '94, March, '96, March, '97, May, 1900, May, 1902, April, 1903, March, 1905, Aug., 1906, Dec., 1906, Feb., 1907.)

Membership.—The Committee shall consist of twenty-five members, and this Committee shall be divided into six Sub-Committees as follows: Maine, 8; Vermont, 2; Eastern Massachusetts, 7; Western Massachusetts, 5; Rhode Island, 3, and Connecticut, 5. The Chairman shall be elected by the members from their number semiannually at the first meeting in January and July of each year.

Sub-divisions.—The sub-divisions of the Committee are as follows:—

State of Maine, State of Vermont, Eastern Massachusetts, Western Massachusetts (the eastern division taking the territory in Massachusetts east of Worcester County; the western division taking Worcester County and the territory west of same), State of Connecticut, State of Rhode Island.

Vacancies.—Vacancies occurring in membership of Factory Improvement Committee shall be filled by the Executive Committee in the same manner as for Local Rating Committees.

Meetings.—The meetings of the Committee shall be at such time and place as may be determined by the Committee, and shall be open to all members of the Exchange.

Duties and Jurisdiction.—This Committee shall establish rules and regulations for construction of buildings, improving faulty construction, installation of Automatic Sprinklers and Fire Alarm Systems. To

name and promulgate rates on all risks under their jurisdiction, including storehouses and other buildings appurtenant to the plant. To approve or disapprove of devices and materials used in the equipment of risks under the jurisdiction of the Committee.

The jurisdiction of the Committee shall extend to all risks equipped with automatic sprinklers insured in Stock Companies or Mutual Companies. When the Committee has once assumed jurisdiction over any risk or plant, whether by making rates thereon or declaring rates off, the Committee shall still retain jurisdiction over said risk or plant, unless by a majority vote said jurisdiction shall be relinquished; but this Committee shall not assume jurisdiction over an unsprinkled risk or plant until the owner, agent, agents or broker controlling the insurance have notified the Exchange of their intentions to comply with improvements suggested by the Committee for said plant.

Secretary.—The Secretary of the Exchange shall act as Secretary of this Committee, and shall preserve in proper form a full list of risks which are protected by Automatic Sprinklers, as well as other plants which have been inspected and requirements made thereon by a member of the Committee. Such list shall be open to every member of the Exchange.

Quorum.—Six members shall constitute a quorum at any meeting.

Applications for plans, requirements or improvements or for a rate or re-rating of a risk must be made in duplicate and signed either by the owner or the agents or broker controlling the insurance. The Committee may authorize the signing of applications by the General Chairman.

NOTE.—When signed by the owner, the application must state the names of all agents or brokers by whom the insurance is now placed. If not signed by the owner, it must be signed by all agents or brokers controlling the insurance on both building and contents, or if not so signed, but signed by a broker or agent

application must state the names of all the agents or brokers carrying lines on either building or contents.

Applications for requirements and rates on electric light and power stations, or any other property of Street Railways using electricity for power, which are now equipped with Automatic Sprinklers, or may be so equipped, shall be referred to the Railway and Lighting Committee of the Exchange (provided that at least one member of that Committee is also a member of this Committee), who may lay out requirements and suggest rates, which shall be subject to the approval of the Factory Improvement Committee.

All applications shall be addressed to the Secretary of the New England Insurance Exchange, who shall file the original with the records of the office, and bring the duplicate before the Committee at their next regular meeting, when it shall be referred to the member next in order of the Sub-Committee having jurisdiction, except that as far as possible in case of resurveys, applications shall be referred to the member of the Sub-Committee making the last inspection. If member receiving application is unable to give attention to the same within 60 days, he shall return the application as soon as possible to the Secretary, who shall re-assign in the same manner as an original application.

No applications for requirements and rates shall be considered unless they have first been sent to the Secretary of the New England Insurance Exchange and properly assigned at a regular meeting of the Committee.

No action shall be recorded on any risk, or advices as to requirements and rates sent out, until the report of the Sub-Committee is on file with the Secretary. The action of the Committee, and the rate to be promulgated, when requirements are completed, shall be reported to all parties appearing on the application as interested.

Promulgation.—(a) When notice is received by the Exchange that the improvements and other require-

ments suggested have been complied with, the risk shall be examined by a member of the Committee, and if completed to his satisfaction, he shall have authority to authorize the Secretary to promulgate the rates named in the requirements.

(b) The following shall be promulgated with the rate: The name of sprinkler installed, whether wet or dry pipe system, single or double supply; and in case of a defective equipment, or when risk is rated without a watchman and clock, or approved thermostat system, this fact shall be published when rate is promulgated.

(c) When rates are promulgated a specific rate shall be named on buildings and Power Plant, and on Movable Machinery and Stock, a blanket form of policy may be authorized, providing the 90 per cent Reduced Rate Clause is attached to the policy and a rate named therefor.

(d) Rates shall not be dated back more than 30 days previous to date of promulgation, unless by three-fourths vote of the members present.

Builders' and Mechanics' Permits may be granted free of charge on application to this Committee, when the work does not in any way interfere with the sprinkler or thermostat systems. When permission is granted to make additions or alterations, it must contain a guarantee that the new additions to the risk shall not be used for manufacturing or other purposes until said additions are equipped with sprinklers, thermostats or watchman's stations, and said equipments have been examined and approved by the Committee.

Watchmen and Thermostats.—Risks must be equipped with approved Watchmen's Time Detectors or Clocks, watchmen to make hourly rounds from 6 P. M. to 6 A. M., whether plant is in operation or not, and bi-hourly rounds Sundays and holidays, and whenever the plant is not in operation, from 6 A. M. to 6 P. M., records to be made and kept on file; or protected by an approved thermostat system of Automatic Fire

Alarm, installed under the rules approved by the National Board of Fire Underwriters, and adopted by this Committee. If thermostat system of Automatic Fire Alarm is installed, the Exchange rules and agreement must be entered into between the owner or tenants of the building or buildings (see page 54). Preference should be given to watchman in risks where the secondary supply is rotary pump, or steam pump without automatic regulator.

Dry-Pipe System. Preference being for a wet-pipe system, an additional charge shall be made for an approved dry-pipe system. If a dry-pipe system is used, wholly or in part, said dry-pipe system shall remain constant throughout the year.

CONSTRUCTION OF BUILDINGS.

STANDARD BUILDINGS.

General Requirements to be same as used by the Scheduled Risks Committee.

Belt Towers to be constructed of brick or some fire-resisting material, and if opening at floors, same to be protected by standard fire doors. Said tower to be equipped with "Jumbo" sprinkler heads at top and bottom.

Skylights in roofs having glass less than one half inch thick should be protected by screens, supported by iron frames from four to six inches above the glass. Mesh to be not more than one-half inch and wire not smaller than No. 12.

Benches.—There shall be a clear space of about three inches between benches and walls of buildings.

IMPROVEMENTS FOR EXISTING BUILDINGS OR FAULTY
CONSTRUCTION.

Wall Finish.—Concealed spaces at walls formed by wood or lath and plaster finish must be tightly “shut off” at each floor, or finish removed.

Ceiling Finish.—Many ceilings have a finish making concealed spaces; in such cases sheathing or plaster should be made tight and kept in thorough repair. This finish must be applied directly to bottom of joists or bay timbers. When such joists or timbers run lengthways of a room, the concealed spaces must be tight “stopped” at short intervals, not to exceed 30 feet.

Shut-Offs must be placed at each floor in same manner as for wall finish. The Committee strongly recommend in place of wooden sheathing or lath and plaster finish, wire mesh or expanded metal covered with cement.

Cornices.—Boxing on cornices of brick buildings to be removed, or 4-inch plank “stops” put in every 30 feet.

Elevators.—Wooden enclosed elevator wells should be removed, and automatic traps or hatches, tinued on edges and lower side (as per rules adopted by this Committee), placed at each floor opening.

Stairways.—Open stairways inside of building should be enclosed by 1½-inch plank, brick, or some fire resisting material, with a door at each flight, preferably at the bottom, said door to be of the same thickness as the partition, and equipped with heavy hardware.

Electric Equipment to be installed in accordance with the rules of the National Board of Fire Underwriters and adopted by this Committee.

MISCELLANEOUS.

Hose, Nozzles, Hydrants and Water Pipes.—Only such as meet the requirements of the rules of the National Board of Fire Underwriters, and adopted by this

Committee, will be approved. Hose houses to be constructed in accordance with plans and specifications adopted by this Committee.

Fire Doors, Shutters and Wire Glass.—Only such as meet the requirements of the National Board of Fire Underwriters as adopted by this Committee will be approved.

(a) Fire doors and shutters should be ready for instant use at all times, therefore it is necessary to keep the surroundings clear of everything that would be likely to obstruct or interfere with their free operation. They should be kept closed and fastened nights and Sundays and holidays, and whenever the openings are not in use.

(b) Never tack any tin on the tin-clad doors or shutters, when tin becomes worn; substitute new sheets in the same manner as when covering a new door.

(c) On all doors, whether automatic or not, the following notice should be stenciled on both sides of the door: "This door must be kept closed at night or when the factory is shut down. See that it is in perfect working order at all times."

Watchman's Stationary Clock or Time Detectors and Alarm Circuit Closers must be wired in accordance with the rules of the National Board of Fire Underwriters as adopted by this Committee.

Fire Extinguishers must be constructed in accordance with the rules of the National Board of Fire Underwriters as adopted by this Committee.

Acetylene Gas Machines, Gas or Gasolene Engines must be installed according to rules of National Board of Fire Underwriters as adopted by this Committee.

Sprinkler Equipment Regulations.—All sprinkler equipments must be installed in accordance with the rules and requirements of the National Board of Fire Underwriters as adopted by this Committee.

Alarm Valves.—Systems to be installed in accordance with the rules of the National Board of Fire Underwriters as adopted by this Committee.

When there is no allowance in rate for watchman and clock, or thermostat system, a ten cent reduction in rate will be granted for the installation of approved pattern of alarm valve. We recommend placing alarm valves in every system, and when allowance is made for watchman and clock, or thermostat system, an additional reduction in rate may be made, providing in the judgment of this Committee the increased protection warrants such reduction.

EXPOSURE.

Shutters.—Brick or stone buildings exposed by outside property should have standard tin-clad shutters or wired glass at each exposed window opening.

Exposed doors to be standard tin-clad.

Exposed wood cornices, if any, to be metal covered.

Wood buildings to have exposed window openings protected by wood shutters tinned on edges, or wired glass.

Metal-clad wood buildings to have exposed window openings and doorways protected by wood shutters and doors tinned on outside and edges, or wired glass.

On such exposed wood buildings additional protection is to be obtained by a system of open sprinklers.

Open Sprinklers.—It is to be remembered that in a system of open sprinklers all are operated at one time, and with a system of any size there is a considerable quantity of water discharged per minute. Each open sprinkler must have an unobstructed outlet of such size and form that with 5 pounds pressure maintained at the sprinkler it will discharge approximately 6 gallons per minute. Such sprinklers must be arranged on piping not smaller than that used for automatic sprinklers.

Adequate service is provided in many cases if one line of open sprinklers is run directly under cornice.

Where a small surface is to be protected by open sprinklers, a good arrangement is to place one head outside of and opposite every window on each floor.

Risers for open sprinklers to feed into the line at center, and not to be supplied from automatic sprinkler system.

Supply to open sprinklers to be town waterworks, standpipe or pump, but never pressure or gravity tank used to supply automatic sprinklers.

Valve controlling the supply to be located at a safe distance from the exposure.

All pipes and fittings in such a system to be carefully arranged so that water can be entirely drawn from same.

Open sprinklers on the peak of roofs require different shaped deflectors than those used at cornices or sides of buildings, so that all water will be at once deflected upon the roof equally distributed on either side of peak.

Sprinklers should not be located over eight feet apart "on the line."

METERING FIRE SERVICE PIPES AND INSTALLATION OF ALARM VALVES.

1. Types.—(a) Meters of the Differential check and by-pass type may be used without affecting the rate.

NOTE.—A differential check and by-pass meter consists of a full sized check valve having grooved seat and a smaller sized by-pass containing a meter. The grooved check valve seat should not cause a differential of over 6 per cent. A pipe containing a small meter may be connected to groove in seat.

These should be located in an accessible place free from danger of freezing, and the pipe from small meter connected with groove of check valve to have open end in plain sight at all times.

(b) Meters of the Current or Torrent type when installed as large as the pipe connection on by-pass and

in accordance with the rules of the New England Insurance Exchange, an additional charge shall be made of 10 cents per \$100.

(c) Meters of any other type when installed as large as pipe connection on by-pass with valve in main connection kept closed (or meter may be in main pipe and gate valve on by-pass), when this valve is located so it can be opened in case of fire such as a post valve located not nearer than 25 feet from any brick building or 40 feet from any frame building, unless special consent to a less distance be obtained from Committee having risk in charge, an additional charge shall be made of 25 cents per \$100. This arrangement to be permitted only on supplies for properties where there is an alarm valve on main supply, or watchman with approved clock.

(d) Alarm valves may be used in place of meters on service pipes without extra charge, but the meter in the pipe to alarm-giving device must be of the same size as pipe and may be located either in pipe to circuit closer or in a separate pipe with open end.

2. Installation.—Whenever possible, metering devices should be located inside of buildings in a clean, accessible place, free from danger of freezing. When it is necessary to locate them outside of the buildings, they should be in a water and frost-proof pit with double frost-proof manhole and cover, and satisfactorily protected from overflow by surface water located not nearer than 25 feet from brick buildings and 40 feet from frame buildings, unless special consent be obtained from Committee having jurisdiction.

(It is suggested, however, that an approved meter could be placed in a pit very much nearer the buildings than the post gate and an unapproved meter could safely be.)

When full sized by-pass is used, main valve must be of approved indicator type, that is outside screw and yoke valve when inside the buildings and post valve outside of buildings—this valve to be sealed closed.

**NAMES AND ADDRESSES
OF
SPRINKLERS AND FIRE APPARATUS**

Approved by the Exchange.

SPRINKLER HEADS.

GRINNELL. (Improved 1903.)

NERACHER. (Improved 1902.)

General Fire Extinguisher Co., Boston
Office, P. O. Sq. Building.

MANUFACTURERS. (Issue C.)

The Manufacturers Automatic Sprinkler
Co., Boston Office, 176 Federal St.

ESTY.

Esty Sprinkler Co., Laconia, N. H.

INTERNATIONAL. (Issue B.)

International Sprinkler Co., Philadel-
phia, Pa.

NIAGARA HIBBARD. (B issue 1904.)

Niagara Fire Extinguisher Co., Akron,
Ohio.

PHOENIX. (A issue, 1905.)

Phoenix Fire Extinguisher Co., Chicago,
Ill.

ROCKWOOD. (Issue A.)

Worcester Fire Extinguisher Co., Wor-
cester, Mass.

DRY-PIPE VALVES.

EVANS.

International Sprinkler Co., Philadelphia, Pa.

GRINNELL.

General Fire Extinguisher Co., Providence, R. I.

MANUFACTURERS.

Manufacturers Automatic Sprinkler Co.
New York, N. Y.

ALARM VALVES.

The Grinnell "English Pattern" Vertical Alarm Check Valve and the Evans Alarm Valve are the only Alarm Check Valves as yet approved by the Exchange.

The "Testing Apparatus" for testing the wiring of alarm valves manufactured by the National Fire Appliance Co. and the White Thermostat Co. have been approved.

WATCHMAN'S CENTRAL STATION SERVICE.

A. D. T. Co.

American District Telegraph Co., New York City.

WATCH CLOCKS.

Stationary.

CLEVELAND MAGNETO.

American Watchman's Time Detector Co.,
Cleveland, Ohio.

ECO MAGNETO.

Eco Magneto Clock Co., 620 Atlantic Ave.,
Boston.

GENERAL MAGNETO.

General Watchmen's Time Detectors Co.,
New York City.

HOLTZER MAGNETO.

Holtzer-Cabot Electric Co., 92 Franklin St.,
Boston.

HOWARD MAGNETO.

E. Howard Watch and Clock Co., 383 Wash-
ington St., Boston.

INDIANAPOLIS MAGNETO.

Indianapolis Watchman's Clock Co., Indi-
anapolis, Ind.

MORSE MAGNETO.

American Watchman's Time Detector Co.,
New York City.

SIMPLEX MAGNETO.

Simplex Time Recorder Co., Gardner, Mass.

WAGGONER MAGNETO.

E. A. Hamilton & Co., Grand Rapids, Mich.

Portable.

ARGUS.

The Timekeeper Co., Chicago.

BEYER.

Hardinge Bros., Chicago.

ECO.

Eco Magneto Clock Co., Boston.

IMPERIAL.

Nanz & Co., New York City.

NEWMAN.

Newman Clock Co., Chicago.

NEW YORK.

General Watchmen's Time Detectors Co.,
New York City.

STANDARD.

E. O. Hausburg, New York City.

Single Station.

ALERT.

E. O. Hausburg, 45 Maiden Lane, New York
City.

NEWMAN MECHANICAL WATCHMAN'S CLOCK.

Newman Clock Co., Chicago.

**AUTOMATIC FIRE ALARM OR THERMO-
STAT SYSTEMS.**

SOLDER RELEASE.

WALL AND COMBINATION SYSTEMS.

American District Telegraph Co., 60 State
St., Boston.

THE WATKINS SYSTEM.

The Boston Automatic Fire Alarm Co., 111
Milk St., Boston.

STANDING COMMITTEES.

LIST OF CHAIRMEN.

GENERAL COMMITTEES.

COMMITTEES.	CHAIRMEN.
Chemical Hazards	W. H. Winkley
Conference (General)	Geo. Nelley
Conference (Schedules)	J. L. Liecty
Devices and Materials	G. T. Forbush
Executive	F. H. Battilana
Factory Improvement	C. C. Clifford
Railway and Lighting	Geo. Nelley
Scheduled Risks	J. L. Liecty
Steamboats	George Nelley
Summer Hotels	H. L. Hiscock

LOCAL COMMITTEES.

MAINE.

Androscoggin County	J. H. Leighton
Aroostook County	M. F. Bartlett
Cumberland County	H. L. Hiscock
Franklin County	C. E. North
Hancock County	C. D. Palmer
Knox County	A. W. Sewall
Lincoln County	C. D. Palmer
Northern Kennebec County	J. H. Campbell
Oxford County	W. H. Winkley
Penobscot County	A. L. Berry
Piscataquis County	H. C. Huntress
Sagadahoc County	M. F. Bartlett
Somerset County	R. S. Norton
Southern Kennebec County	F. C. Burrows
Waldo County	J. H. Campbell
Washington County	W. H. Wart
York County	G. E. Macomber

VERMONT.	
COMMITTEES.	CHAIRMEN.
Addison, etc., Counties	W. B. Medlicott
Bennington County	W. J. Kelly
Franklin County	E. B. Bailey
Lamoille County	W. G. Everett
Montpelier	W. T. Furness
Northeastern Vermont	W. B. Medlicott
Orleans County	W. H. Wart
Rutland County	E. B. Bailey
Windham County	E. H. Hildreth
Windsor County	G. McAllaster

MASSACHUSETTS.	
Amherst	H. F. Blood
Arlington	G. T. Forbush
Attleboro	C. H. Wilkins
Barnstable	J. B. Cornish
Beverly	R. Bennett
Brockton	C. H. Wilkins
Brookfield	R. Bennett
Brookline	F. H. Battilana
Cambridge	Geo. Neiley
Cape Ann	A. K. Slade, Jr.
Chelsea	W. B. Neal
Chicopee	K. S. Ducayet
Eastern Hampden	J. F. Barley
Everett	W. H. Smith
Fall River	W. H. Boutell
Fitchburg	C. C. Clifford
Framingham	W. F. Rice
Franklin	E. H. Hildreth
Haverhill	F. A. Wetherbee
Hingham	H. J. Hill
Holyoke	W. H. Boutell
Hudson	W. A. Lauler
Hyde Park	H. H. Soule, Jr.
Lawrence	J. B. Cornish
Lexington	H. H. Soule, Jr.

COMMITTEES.	CHAIRMEN.
Lowell	T. H. Dooley
Lynn	C. H. Wilkins
Malden	W. C. Hill
Marlboro	A. B. Fowler
Martha's Vineyard	J. H. Leighton
Middleboro	A. B. Fowler
Milford	F. W. Mathews
Nantucket	F. R. Galacar
Natick	F. A. Nutt
New Bedford	W. H. Boutell
Newburyport	K. S. Ducayet
Northampton	K. S. Ducayet
Northern Berkshire	J. J. Downey
Northern Middlesex	F. W. Mathews
Pittsfield	C. D. Palmer
Plymouth	A. B. Fowler
Plymouth County (North)	J. J. Cornish
Provincetown	J. B. Cornish
Quincy	J. F. Barley
Salem	W. C. Hill
Somerville	J. F. Burnside
Southern Berkshire	F. A. Wetherbee
Springfield	F. A. Wetherbee
Stoughton	C. H. Rice
Taunton	J. F. Burnside
Waltham	C. E. North
Ware	W. A. Lauler
Westfield	A. W. Sewall
West Norfolk	J. B. Cornish
Weymouth	J. Grover
Woburn	C. H. Rice
Worcester	W. F. Rice
Worcester County (North)	C. H. Rice
Worcester County (South)	W. H. Hellyar

RHODE ISLAND.

Bristol and Providence Counties	J. W. De Wolf
Kent County	W. H. Boutell

COMMITTEES.	CHAIRMEN.
Newport	J. J. Cornish
Pawtucket	F. H. Battilana
Washington County	A. L. Berry
Woonsocket	J. J. Downey

CONNECTICUT.

Branford and Milford	H. H. Soule, Jr.
Bridgeport	W. T. Furness
Colchester	W. F. Hoyt
Danbury	R. Bennett
Danielson	J. W. De Wolf
Farmington Valley	G. G. Bulkley
Greenwich	E. S. Archer
Hartford	W. F. Rice
Hartford County (North)	E. H. Hildreth
Hartford County (West)	H. B. Sly
Housatonic Valley	W. T. Furness
Meriden	J. J. Cornish
Middletown	W. H. Hellyar
Naugatuck Valley	A. T. Hatch
New Britain	E. H. Hildreth
New Haven	H. H. Soule, Jr.
New London	E. S. Archer
Norwalk	J. J. Cornish
Norwich	G. E. Beardsley
Rockville	A. W. Sewall
Southern Middlesex	C. H. Rice
Stafford Springs	W. B. Cruttenden
Stamford	E. S. Archer
Stonington	E. S. Archer
Torrington	G. E. Beardsley
Wallingford	J. W. De Wolf
Waterbury	G. E. Beardsley
Willimantic	A. L. Bliss
Winsted	

LIST OF COMMITTEES.

A

ADDISON AND CHITTENDEN COUNTIES, VT.

(Burlington, Winooski, Vergennes, etc.)

Medlicott, W. B., Chm.
Dooley, T. H. Kelly, W. J. Liecty, J. L.
Hildreth, E. H. Leighton, J. H. Sly, H. B.

Local Secretary and Stamp Clerk, H. L. Ward, Burlington.

AMHERST, MASS.

(Belchertown, Enfield, Granby, etc.)

Blood, H. F., Chm.
Hatch, A. T. Hemingway, J. W. Hildreth, E. H.
Hellyar, W. H.

Local Secretary, B. H. Williams, Amherst.

ANDROSCOGGIN COUNTY, ME.

Leighton, J. H., Chm.
Burnside, J. F. Kelly, W. J. Norton, R. S.
Campbell, J. H. Liecty, J. L. Rice, C. H.
Dooley, T. H. Macomber, G. E. Sewall, A. W.
Hatch, A. T. McAllaster, G.

Local Secretary and Stamp Clerk, A. E. Verrill, Auburn.

ARLINGTON AND BELMONT, MASS.

(Waverly.)

Forbush, G. T., Chm.
Hatch, A. T. Neal, W. B. Wetherbee, F. A.

No Local Board.

AROOSTOOK COUNTY, ME.

Bartlett, M. F., Chm.
Field, C. H. Macomber, G. E. Turner, P. F.
Local Secretary, A. A. Garden, Caribou.

ATTLEBORO, MASS.

(Mansfield, Wrentham, etc.)

Wilkins, C. H., Chm.
Briggs, C. L. Ducayet, K. S. Smith, W. H.
Clifford, C. C. Kellogg, H. Soule, H. H., Jr.
Downey, J. J. Leighton, J. H.
Local Secretary, O. P. Richardson, Attleboro.

B**BARNSTABLE COUNTY, MASS.**

(Carver, Hyannis, Sandwich, etc.)

Cornish, J. B., Chm.
Barley, J. F. Fowler, A. B. Mathews, F. W.
Ducayet, K. S. Liecety, J. L.
Local Secretary, E. T. Bearse, Chatham.

BENNINGTON COUNTY, VT.

(Arlington, Manchester, Pownal, etc.)

Kelly, W. J., Chm.
Battilana, F. H. Furness, W. T. Lauler, W. A.
Brooks, C. K.
Local Secretary, H. I. Norton, Bennington.

BEVERLY, MASS.

(Manchester and Wenham.)

Bennett, R., Chm.
Dearborn, W. F. Neal, W. B. Wilkins, C. H.
Leighton, J. H. Wetherbee, F. A.
Local Secretary, H. I. Lefavour, Beverly.

BRANFORD AND MILFORD, CONN.

Soule, H. H., Jr., Chm.

Dameron, L. C. Holt, I. L.

Rice, C. H.

De Wolf, J. W.

*No Local Board.***BRIDGEPORT, CONN.***(Stratford, Huntington, Easton, etc.)*

Furness, W. T., Chm.

Battilana, F. H. Campbell, H. T. Lauler, W. A.

Beardsley, G. E. Carr, W. P. Liecty, J. L.

Bliss, A. L. Cook, O. E. Rice, C. H.

Blood, H. F. De Wolf, J. W. Rice, W. F.

Burnside, J. F. Grover, J. W. Sly, H. B.

Buxton, M. R. Hemingway, J. W. Tallman, G.

*Local Secretary, N. J. Phelan, Bridgeport.**Stamp Clerk, R. H. Broderick, Bridgeport.***BRISTOL AND PROVIDENCE COUNTIES, R. I.**

De Wolf, J. W., Chm.

Adlard, W. Downey, J. J. Hiscock, H. L.

Boutell, W. H. Grover, J. W. Lewis, W. H.

Cornish, J. B.

*No Local Board.***BROCKTON, MASS.***(Avon, Bridgewater, Campello, and Montello.)*

Wilkins, C. H., Chm.

Adlard, W. Hawes, C. F. Sewall, A. W.

Cornish, J. J. Ide, H. J. Slade, A. K., Jr.

Dearborn, W. F. Leighton, J. H. Willey, H. A.

Dooley, T. H. Lewis, W. H.

Local Secretary and Stamp Clerk, H. F. Parker, Brockton.

BROOKFIELD, MASS.

Bennett, R., Chm.
 Barley, J. F. Hiscock, H. L. Winkley, W. H.
 Hildreth, E. H. Medlicott, W. B.

Local Secretary, Ward A. Smith, North Brookfield.

BROOKLINE, NEWTON, ETC., MASS.

(Needham, Dover, Watertown and Wellesley.)

Battilana, F. H., Chm.
 Adlard, W. Hiscock, H. L. Sewall, A. W.
 Clifford, C. C. Lewis, W. H. Slade, A. K., Jr.
 Forbush, G. T. Liecty, J. L. Wilkins, C. H.
 Hellyar, W. H.

No Local Board.

C**CAMBRIDGE, MASS.**

Nelley, Geo., Chm.
 Burnside, J. F. Dooley, T. H. Liecty, J. L.
 Clifford, C. C. Forbush, G. T. Shaw, Geo.
 Colby, N. P. Hatch, A. T. Soule, H. H., Jr.
 Cornish, J. B. Leighton, J. H. Wood, A. M.

Local Secretary, A. M. Stewart, Cambridge.

CAPE ANN, MASS.

(Gloucester, Rockport and Magnolia.)

Slade, A. K., Jr., Chm.
 Blood, H. F. Givernaud, J. Liecty, J. L.
 Boutell, W. H. Hiscock, H. L. Nelley, Geo.
 Ducayet, K. S. Lauler, W. A. Palmer, C. D.
 Gilman, E. C.

Local Secretary, George Steele, Jr., Gloucester.

CHELSEA, MASS.

(Revere and Winthrop.)

Neal, W. B., Chm.
 Burns, H. E. Hill, W. C. Reed, S. B.
 Ducayet, K. S. Leighton, J. H.

Local Secretary, C. W. Gould, Chelsea.

CHEMICAL HAZARDS.

Winkley, W. H., Chm.

Fairfield, H. G. Forbush, G. T. Medlicott, W. B.

CHICOPEE, MASS.

Ducayet, K. S., Chm.

Berry, A. L. Liecty, J. L.

*Local Secretary, W. J. Fuller, Chicopee.***COLCHESTER, CONN.**

Hoyt, W. F. Chm.

Beardsley, G. E.

*Local Secretary, H. P. Buell, Colchester.***CONFERENCE (General.)**

Nelley, Geo., Chm.

Beardsley, G. E. Forbush, G. T.

CONFERENCE (Schedule.)

Liecty, J. L., Chm.

Cornish, J. J. Downey, J. J. Forbush, G. T.

CUMBERLAND COUNTY, ME.

Hiscock, H. L., Chm.

Anderson, E. S.	Dooley, T. H.	Nelley, Geo.
Berry, A. L.	Fowler, A. B.	North, C. E.
Boothby, W. A. R.	Hatch, A. T.	Palmer, C. D.
Campbell, J. H.	Leighton, J. H.	Rice, W. F.
Carr, W. P.	Liecty, J. L.	Shaw, Geo.
Cornish, J. B.	Macomber, G. E.	Wart, W. H.
Dearborn, W. F.	Neal, W. B.	Wood, A. M.

*Local Secretary, Philip I. Jones, Portland.**Stamp Clerk, John Lovett, Portland.*

D**DANBURY, CONN.***(And Bethel.)*

Bennett, R., Chm.	Carr, W. P.	Holt, I. L.
Archer, E. S.	Dooley, W. F.	Sly, H. B.
Beardsley, G. E.	Greenslet, G. B.	Soule, H. H., Jr.
Bliss, A. L.	Hatch, A. T.	Wood, A. M.
Blood, H. F.		

*Local Secretary and Stamp Clerk, W. B. Gordon,
Danbury.*

DANIELSON AND PUTNAM, CONN.*(Blackstone, Moosup, Killingly, etc.)*

De Wolf, J. W., Chm.	Bush, Wm.	Neiley, Geo.
Archer, E. S.	Hellyar, W. H.	
Beardsley, G. E.		

*Local Secretary, G. B. Guild, Danielson.**Local Secretary, R. Gorman, Putnam.***DEVICES AND MATERIALS.**

Forbush, G. T., Chm.	
Liecty, J. L.	Neiley, Geo.

E**EASTERN HAMPDEN, MASS.***(Palmer, Monson, Three Rivers, Brimfield, Wales, etc.)*

Barley, J. F., Chm.		
Grover, J. W.	Lauler, W. A.	Wetherbee, F. A.

*Local Secretary, Rufus Fay, Monson.***EVERETT, MASS.**

Smith, W. H., Chm.		
Briggs, C. L.	Ducayet, K. S.	Rice, C. H.
Colby, N. P.	Liecty, J. L.	

Local Secretary, J. D. Woodruff, Everett.

EXECUTIVE COMMITTEE.

Battilana, F. H., Chm.
 Grover, J. W. Soule, H. H., Jr. Winkley, W. H.
 Hawes, C. F.

Ex officio { *President*, Wetherbee, F. A.
 { *Vice Presidents*, Rice, W. F., Boutell, W. H.,
 Hiscock, H. L.

F*FACTORY IMPROVEMENT.*

Clifford, C. C., Chm.

MAINE DIVISION.

Berry, A. L. Campbell, J. H. Huntress, H. C.

VERMONT DIVISION.

Kelly, W. J. Medlicott, W. B.

EASTERN MASS. DIVISION.

To include Counties east of Worcester County.

Carr, W. P. Hawes, C. F. Nelley, Geo.
 Clifford, C. C. Liecty, J. L. Winkley, W. H.
 Furness, W. T.

WESTERN MASS. DIVISION.

To include Worcester County and Counties west of Worcester County.

Battilana, F. H. Ducayet, K. S. Wetherbee, F. A.
 Cornish, J. J. Galacar, F. R.

RHODE ISLAND DIVISION.

Downey, J. J. Hiscock, H. L. Lewis, W. H.

CONNECTICUT DIVISION.

Archer, E. S.
 Barley, J. F. Bennett, R. Forbush, G. T.
 Beardsley, G. E.

*FALL RIVER, MASS.**(Freetown and Westport, Mass., and Tiverton, R. I.)*

Boutell, W. H., Chm.		
Dearborn, W. F.	Hawes, C. F.	Palmer, C. D.
Downey, J. J.	Leighton, J. H.	Rice, W. F.
Gilman, E. C.	Neal, W. B.	Soule, H. H., Jr.

*Local Secretary, J. A. Griffiths, Fall River.**FARMINGTON VALLEY, CONN.**(Bristol, Southington, Farmington, Plainville, Plantsville
Forestville, Burlington, Simsbury, etc.)*

Bulkley, G. G., Chm.		
Archer, E. S.	Hellyar, W. H.	Rice, W. F.
Beardsley, G. E.	Hoyt, W. F.	Samson, F.
Bliss, A. L.	Liecty, J. L.	

*Local Secretary, ——— ———**FITCHBURG, MASS.**(Fitchburg, Leominster, Lunenburg, Princeton and
Westminster.)*

Clifford, C. C., Chm.		
Burnside, J. F.	Rice, C. H.	Smith, W. H.
Hill, W. C.	Rice, W. F.	Wetherbee, F. A.
Ide, H. J.	Sewall, A. W.	

*Local Secretary, C. F. Wilson, Fitchburg.**FRAMINGHAM, MASS.**(Ashland, Hopkinton, Holliston, etc.)*

Rice, W. F., Chm.		
Clifford, C. C.	Downey, J. J.	Ducayet, K. S.
Dooley, T. H.		

*Local Secretary, Wm. E. Clark, South Framingham.**FRANKLIN COUNTY, ME.*

North, C. E., Chm.		
Anderson, E. S.	Hiscock, H. L.	Kelly, W. J.
Bartlett, M. F.		

Local Secretary, G. M. Currier, Farmington.

FRANKLIN COUNTY, MASS.*(Greenfield, etc.)***Hildreth, E. H., Chm.****Barley, J. F.****Forbush, G. T.****Huntress, H. C.****Dooley, T. H.****Furness, W. T.****Sly, H. B.****Downey, J. J.****Hatch, A. T.****Wetherbee, F. A.****Ducayet, K. S.***Local Secretary, Wm. P. Donovan, Greenfield.***FRANKLIN AND GRAND ISLE COUNTIES, VT.***(Swanton, Highgate, Richford, etc.)***Bailey, E. B., Chm.****Downey, J. J.****Hildreth, E. H.***Local Secretary and Stamp Clerk, J. C. Stranahan, St. Albans.***G****GREENWICH, CONN.****Archer, E. S., Chm.****Blood, H. F.****Grover, J. W.****Medlicott, W. B.****Boutell, W. H.****Liecky, J. L.****Samson, F.****Dearborn, W. F.***Local Secretary and Stamp Clerk, H. Weed, Stamford.***H****HANCOCK COUNTY, ME.****Palmer, C. D., Chm.****Campbell, J. H.****Hiscock, H. L.****Soule, H. H., Jr.****Dooley, T. H.****Kelly, W. J.****Turner, P. F.****Fowler, A. B.****Macomber, G. E.***Local Secretary, O. W. Tapley, Ellsworth.**Stamp Clerk, W. V. L. Dunbar, Bangor.***HARTFORD, CONN.****Rice, W. F., Chm.****Forbush, G. T.****Nelley, Geo.***Local Secretary and Stamp Clerk, F. R. Knox, Hartford.*

HARTFORD COUNTY (NORTH), CONN.

Hildreth, E. H., Chm.
 Archer, E. S. Cook, O. E. Holt, I. L.
 Beardsley, G. E. Furness, W. T. Hoyt, W. F.
 Bronson, A. H.

No Local Board.

HARTFORD COUNTY (WEST), CONN.

Sly, H. B., Chm.
 Beardsley, G. E. Forbush, G. T. Knox, J. B., Jr.
 Bennett, R. Hemingway, J. W. Samson, F.
 Bush, Wm. Hildreth, E. H.

Local Secretary, A. W. Converse, Windsor Locks.

HAVERHILL, MASS.

(Boxford, Bradford, Groveland, and Georgetown.)

Wetherbee, F. A., Chm.
 Adlard, W. Forbush, G. T. Sewall, A. W.
 Battilana, F. H. Furness, W. T. Shaw, Geo.
 Boutell, W. H. Hatch, A. T. Slade, A. K., Jr.
 Burnside, J. F. Hellyar, W. H. Smith, W. H.
 Dearborn, W. F. Nelley, Geo. Wood, A. M.
 Ducayet, K. S.

Local Secretary and Stamp Clerk, L. H. Noyes, Haverhill.

HINGHAM AND HULL, MASS.

(Nantasket and Cohasset.)

Hill, H. J., Chm.
 Dearborn, W. F. Hill, W. C. Hiscock, H. L.
 Forbush, G. T.

No Local Board.

HOLYOKE, MASS.

(South Hadley and South Hadley Falls.)

Boutell, W. H., Chm.
 Bliss, A. L. De Wolf, J. W. Medlicott, W. B.
 Bush, Wm. Downey, J. J.

Local Secretary, W. J. Howes, Holyoke.

HOUSATONIC COUNTY, MASS.

(Canaan, Warren, Newfield, etc.)

Hill, W. C., Chm.	T. T.	Huntress, H. C.
Archer, E. S.	Dameron, L. C. T.	Sly, H. B.
Beardsley, G. E.	Holt, I. L.	Wetherbee, F. A.
Bush, Wm.		

Local Secretary, C. A. Todd, New Canaan, Greenfield.

HUDSON, MASS.

(Stow and Rockbottom.)

Lauler, W. A., Chm.		
Cornish, J. B.	Ducayet, K. S.	Wetherbee, F. A.

Local Secretary, J. S. Welsh, Hudson.

HYDE PARK, MASS.

(And Readville District.)

Soule, H. H., Jr., Chm.		
Downey, J. J.	Grover, J. W.	Rice, C. H.
Fowler, A. B.	Kellogg, H.	Rice, W. F.

Local Secretary, W. H. Norris, Hyde Park.

K

KENT COUNTY, R. I.

Boutell, W. H., Chm.	
De Wolf, J. W.	Smith, W. H.

Local Secretary, T. N. Holden, Riverpoint.

KNOX COUNTY, ME.

Sewall, A. W., Chm.		
Burnside, J. F.	Fowler, A. B.	McAllaster, G.
Dooley, T. H.	Hill, W. O.	North, C. E.
Forbush, G. T.	Huntress, H. C.	

Local Secretary, H. O. Gurdy, Rockland.

L**LAMOILLE COUNTY, VT.***(Cambridge, Hyde Park, Wolcott, etc.)*

rett, W. G., Chm.
 Volf, J. W. Sly, H. B. Smith, W. H.

*Local Secretary, H. M. McFarland, Hyde Park.***LAWRENCE, MASS.***(Andover and Methuen.)*

ish, J. B., Chm.
 iside, J. F. Hiscock, H. L. Liecty, J. L.
 ord, C. C. Ide, H. J. Nelley, Geo.
 ley, T. H. Leighton, J. H. Soule, H. H., Jr.

*Local Secretary, E. A. McCarthy, Lawrence.**Stamp Clerk, H. L. Sherman, Lawrence.***LINGTON, BEDFORD, AND CONCORD, MASS.**

e, H. H., Jr., Chm.
 ilana, F. H. Hatch, A. T. Kellogg, H.
 ler, A. B.

*No Local Board.***LINCOLN COUNTY, ME.**

aer, C. D., Chm.
 erson, E. S. Hiscock, H. L. Wart, W. H.
 1, C. H. Leighton, J. H.

*Local Secretary, W. D. Patterson, Wiscasset.***LOWELL, MASS.***(Billerica, Chelmsford, etc.)*

ley, T. H., Chm.
 aside, J. F. Grover, J. Smith, W. H.
 rborn, W. F. Ide, H. J. Wetherbee, F. A.
 rler, A. B. Slade, A. K., Jr. Wilkins, C. R.

Local Secretary and Stamp Clerk, F. G. Webber, Lowell.

LYNN, MASS.*(Swampscott, Nahant, and Saugus.)*

Wilkins, C. H., Chm.		
Adlard, W.	Hatch, A. T.	Nelley, Geo.
Burrows, F. C.	Hiscock, H. L.	Reed, S. B.
Bush, Wm.	Ide, H. J.	Shaw, Geo.
Dooley, T. H.	Lauler, W. A.	Soule, H. H., Jr.
Greenslet, G. B.	Levis, Wm.	Williams, Wm.

*Local Secretary and Stamp Clerk, W. H. Stegeman, Lynn.***M****MALDEN AND MELROSE, MASS.***(Medford, Wakefield, and Reading.)*

Hill, W. C., Chm.		
Barley, J. F.	Forbush, G. T.	Liecty, J. L.
Battilana, F. H.	Grover, J. W.	Nelley, Geo.
Carr, W. P.	Hiscock, H. L.	Rice, C. H.
Clifford, C. C.	Kellogg, H.	Soule, H. H., Jr.
Colby, N. P.	Leighton, J. H.	

*Local Secretary, W. D. Serrat, Boston.***MARLBORO, MASS.**

Fowler, A. B., Chm.		
Boutell, W. H.	Ide, H. J.	Leighton, J. H.
Dooley, T. H.		

*Local Secretary, John Dalton, Marlboro.***MARTHA'S VINEYARD, MASS.***(Cottage City, Edgartown, etc.)*

Leighton, J. H., Chm.	
Downey, J. J.	Hiscock, H. L.

*No Local Board.***MERIDEN, CONN.***(Cheshire.)*

Cornish, J. J., Chm.		
Beardsley, G. E.	Burnside, J. F.	Sewall, A. W.
Boutell, W. H.	Campbell, H. T.	Sly, H. B.

Local Secretary and Stamp Clerk, Willis I. Fenn, Meriden.

MIDDLEBORO, MASS.*(North, South, and East Middleboro and Lakeville.)*

Fowler, A. B., Chm.

Barley, J. F.

Cornish, J. J.

Shaw, Geo.

Cornish, J. B.

Dooley, T. H.

Wetherbee, F. A.

*Local Secretary, Percy W. Keith, Middleboro.***MIDDLETOWN, CONN.***(Durham, Portland, Cromwell, etc.)*

Hellyar, W. H., Chm.

Beardsley, G. E.

De Wolf, J. W.

Liecty, J. L.

Bush, Wm.

Furness, W. T.

Sewall, A. W.

Cornish, J. J.

*Local Secretary and Stamp Clerk, W. C. Howard, Middletown.***MILFORD, MASS.***(Hopedale and Mendon.)*

Mathews, F. W., Chm.

Burns, H. E.

Dooley, T. H.

Lewis, W. H.

Buxton, M. R.

*Local Secretary, L. Hayden, Milford.***MONTPELIER, VT.***(Waterbury, Northfield, Randolph, etc.)*

Furness, W. T., Chm.

Bailey, E. B.

North, C. E.

Tallman, G.

Hildreth, E. H.

Sly, H. B.

Winkley, W. H.

Medlicott, W. B.

Smith, W. H.

*Local Secretary, C. C. Graves, Waterbury.***N****NANTUCKET, MASS.**

Galacar, F. R., Chm.

Cornish, J. B.

Downey, J. J.

Ducayet, K. S.

Local Secretary, A. G. Brock, Nantucket.

NATICK, MASS.*(Wayland and Sherborn.)*

Nutt, F. A., Chm.		
Dearborn, W. F.	Liecty, J. L.	Shaw, Geo.
Hiscock, H. L.		

*Local Secretary, E. Farwell, Natick.***NAUGATUCK VALLEY, CONN.***(Ansonia, Derby, Seymour, etc.)*

Hatch, A. T., Chm.		
Beardsley, G. E.	Palmer, C. D.	Sly, H. B.
Burnside, J. F.	Sewall, A. W.	Wilkins, C. H.
Hill, W. C.	Shaw, Geo.	

*Local Secretary, C. N. Downs, Derby.***NEW BEDFORD, MASS.***(Fair Haven, Dartmouth, Marion, etc.)*

Boutell, W. H., Chm.		
Blood, H. F.	Dearborn, W. F.	Ide, H. J.
Buxton, M. R.	Downey, J. J.	Rice, W. F.
Carr, W. P.	Farwell, E.	Wilkins, C. H.
Clifford, C. C.		

*Local Secretary, Geo. A. York, New Bedford.***NEW BRITAIN, CONN.***(Berlin and Kensington.)*

Hildreth, E. H., Chm.		
Archer, E. S.	Campbell, H. T.	Morley, F. A.
Beardsley, G. E.	De Wolf, J. W.	Penrose, W. R.
Bliss, A. L.	Hill, W. C.	Rice, W. F.
Burnside, J. F.	Medlicott, W. B.	

*Local Secretary, W. F. Walker, New Britain.**Stamp Clerk, Mrs. M. D. Beach, New Britain.*

NEWBURYPORT, MASS.*(Amesbury, Ipswich, etc.)*

Ducayet, K. S., Chm.

Adlard, W.	Hill, W. C.	Liecty, J. L.
Blood, H. F.	Ide, H. J.	Wetherbee, F. A.
Boutell, W. H.	Lewis, W. H.	Wilkins, C. H.

*Local Secretary and Stamp Clerk, Wm. Balch, Newburyport.***NEW HAVEN, CONN.**

Soule, H. H., Jr., Chm.

Barley, J. F.	Furness, W. T.	Rice, W. F.
Berry, A. L.	Grover, J. W.	Samson, F.
Buxton, M. R.	Hill, W. C.	Wilkins, C. H.
Dearborn, W. F.	Liecty, J. L.	

*Local Secretary and Stamp Clerk, C. C. Chalker, New Haven.***NEW LONDON, CONN.**

Archer, E. S., Chm.

Beardsley, G. E.	Forbush, G. T.	Penrose, W. R.
Bliss, A. L.	Greenslet, G. B.	Samson, F.
Boutell, W. H.	Medlicott, W. B.	Sly, H. B.
Carr, W. P.	Neiley, Geo.	Williams, Wm.
Dearborn, W. F.		

*Local Secretary and Stamp Clerk, H. H. Smith, New London.***NEWPORT, R. I.***(Middletown, Block Island, etc.)*

Cornish, J. J., Chm.

Boutell, W. H.	Forbush, G. T.	Smith, W. H.
Downey, J. J.	Sewall, A. W.	

*Local Secretary, — —***NORTHAMPTON, MASS.***(Florence, Williamsburg, Hatfield, etc.)*

Ducayet, K. S., Chm.

Bliss, A. L.	De Wolf, J. W.	Palmer, C. D.
Boutell, W. H.	Hatch, A. T.	Shaw, Geo.
Campbell, H. T.	Lauler, W. A.	Wetherbee, F. A.

Local Secretary, Oliver Walker, Northampton.

N. E. VERMONT.*(Counties of Caledonia, Essex and Orange.)*

Medlicott, W. B., Chm.
 Bailey, E. B. Hildreth, E. H. Sly, H. B.
 DeWolf, J. W. Leighton, J. H. Soule, H. H., Jr.
 Furness, W. T.

*Local Secretary, C. S. Hastings, St. Johnsbury.***NORTHERN BERKSHIRE, MASS.***(Adams, Williamstown, etc.)*

Downey, J. J., Chm.
 Beardsley, G. E. Galacar, F. R. Shaw, Geo.
 Bliss, A. L. Goodsell, G. W. Smith, W. H.
 Campbell, H. T. Hemingway, J. W. Soule, H. H., Jr.
 Dooley, T. H. Rice, W. F. Wetherbee, F. A.
 Furness, W. T.

*Local Secretary, G. F. Miller, North Adams.***NORTHERN KENNEBEC COUNTY, ME.**

Campbell, J. H., Chm.
 Fowler, A. B. Nutt, F. A. Winkley, W. H.
 Mathews, F. W. Wart, W. H. Wood, A. M.
 McAllaster, G.

*Local Secretary, Anna M. Drummond, Waterville.***NORTHERN MIDDLESEX COUNTY, MASS.***(Acton, Pepperell, Maynard, etc.)*

Mathews, F. W., Chm.
 Adlard, W. Hemingway, J. W. Neiley, Geo.

*Local Secretary, ——— ———***NORWALK AND WESTPORT, CONN.**

Cornish, J. J., Chm.
 Archer, E. S. De Wolf, J. W. Liecty, J. L.
 Berry, A. L. Furness, W. T. Palmer, C. D.
 Brown, I. A. Hatch, A. T. Rice, C. H.
 Buxton, M. R. Hildreth, E. H. Samson, F.
 Campbell, H. T.

Local Secretary and Stamp Clerk, C. E. Hoyt, So. Norwalk.

NORWICH, CONN.

(Baltic, Yantic, Jewett City, etc.)

Beardsley, G. E., Chm.		
Bronson, A. H.	De Wolf, J. W.	Samson, F.
Buxton, M. R.	Dooley, T. H.	Sewall, A. W.
Cornish, J. J.	Furness, W. T.	Soule, H. H., Jr.
Dearborn, W. F.	Neiley, Geo.	Wilkins, C. H.

*Local Secretary, W. F. Lester, Norwich.**Stamp Clerk, G. E. Dolbeare, Norwich.*

O

ORLEANS COUNTY, VT.

Wart, W. H., Chm.		
Berry, A. L.	Dooley, T. H.	Hildreth, E. H.

Local Secretary, I. D. R. Collins, Barton Landing.

OXFORD COUNTY, ME.

Winkley, W. H., Chm.		
Boothby, W. A. R.	Huntress, H. C.	Norton, E. S.
Hatch, A. T.	Macomber, G. E.	Shaw, Geo.

*Local Secretary, Freeland Howe, Norway.**Stamp Clerk, A. E. Verrill, Auburn.*

P

PAWTUCKET, R. I.

Battilana, F. H., Chm.		
Barley, J. F.	Cornish, J. B.	Neal, W. B.
Boutell, W. H.	De Wolf, J. W.	Rice, C. H.
Brown, I. A.	Downey, J. J.	

Local Secretary, Howard A. Fletcher, Pawtucket.

PENOBSCOT COUNTY, ME.

Berry, A. L., Chm.		
Bailey, E. B.	Farwell, E.	Neiley, Geo.
Bartlett, M. F.	Grover, J. W.	North, C. E.
Boothby, W. A. R.	Hiscock, H. L.	Palmer, C. D.
Burrows, F. C.	Liecty, J. L.	Shaw, Geo.
Campbell, J. H.	Macomber, G. E.	Turner, P. F.
Dooley, T. H.	McAllaster, G.	Wart, W. H.

Local Secretary and Stamp Clerk, W. V. L. Dunbar, Bangor.

PISCATAQUIS COUNTY, ME.

Huntress, H. C., Chm.

Anderson, E. S. Hiscock, H. L. Wart, W. H.

*Local Secretary, G. E. Howard, Dover, Me.**PITTSFIELD, MASS.**(Lenox, Cheshire, Hinsdale, etc.)*

Palmer, C. D., Chm.

Downey, J. J. Hemingway, J. W. Wetherbee, F. A.

Furness, W. T. Shaw, Geo. Wood, A. M.

Gilman, E. C. Soule, H. H., Jr.

*Local Secretary and Stamp Clerk, L. A. Merchant, Pittsfield.**PLYMOUTH, MASS.**(Kingston.)*

Fowler, A. B., Chm.

Clifford, C. C. Dooley, T. H. Leighton, J. H.

Cornish, J. B. Lauler, W. A.

*Local Secretary, C. S. Davis, Plymouth.**PLYMOUTH COUNTY NORTH, MASS.**(Hanover, Rockland, Scituate, etc.)*

Cornish, J. J., Chm.

Barley, J. F. Forbush, G. T. Leighton, J. H.

Downey, J. J. Hiscock, H. L.

*Local Secretary, A. H. Nash, Abington.**PORTLAND, ME.**(See Cumberland County.)**PROVINCETOWN, MASS.**Cornish, J. B., Chm.**Barley, J. F. Fowler, A. B.**Local Secretary, F. A. Paine, Provincetown.*

Q**QUINCY, MASS.***(Milton.)*

Barley, J. F., Chm.		
Cornish, J. B.	Hiscock, H. L.	Leighton, J. H.
Dooley, T. H.	Kellogg, H.	Soule, H. H., Jr.
Downey, J. J.		

*Local Secretary, J. F. Hunt, Quincy.***R****RAILWAY AND LIGHTING.**

Neiley, Geo., Chm.		
Barton, S. E.	Ducayet, K. S.	Hiscock, H. L.
Boothby, W. A. R.	Forbush, G. T.	Smith, W. H.
Clifford, C. C.	Hawes, C. F.	Winkley, W. H.

ROCKVILLE, CONN.*(Vernon.)*

Sewall, A. W., Chm.		
Furness, W. T.	Grover, J.	Lieety, J. L.

*Local Secretary, A. T. Bissell, Rockville.***RUTLAND COUNTY, VT.***(Brandon, Castleton, Poultney, etc.)*

Bailey, E. B., Chm.		
Berry, A. L.	Furness, W. T.	Kelly, W. J.
Dooley, T. H.	Hatch, A. T.	Leighton, J. H.
Farwell, E.	Hildreth, E. H.	

*Local Secretary and Stamp Clerk, F. C. Spencer, Rutland.***S****SAGADAHOC COUNTY, ME.**

Bartlett, M. F., Chm.		
Berry, A. L.	McAllaster, G.	Wart, W. H.
Campbell, J. H.	Palmer, C. D.	Wilkins, C. H.
Field, C. H.	Turner, P. F.	Winkley, W. H.

Local Secretary, E. S. Crosby, Bath.

SALEM, MASS.

(Peabody, Danvers, Marblehead, Topsfield, Lynnfield and Middleton.)

Hill, W. C., Chm.		
Adlard, W.	Dooley, W. F.	Lewis, W. H.
Berry, A. L.	Grover, J. W.	Nelley, Geo.
Bronson, A. H.	Hellyar, W. H.	Rice, C. H.
Burnside, J. F.	Hiscock, H. L.	Rice, W. F.
Bush, Wm.	Ide, H. J.	Shaw, Geo.
Clifford, C. C.	Levis Wm.	

Local Secretary, E. D. Jones, Salem.

SCHEDULED RISKS.

Lieety, J. L., Chm.

MAINE DIVISION.

Burrows, F. C. North, C. E.

VERMONT DIVISION.

Downey, J. J. Kelly, W. J.

EASTERN MASS. DIVISION.

Bliss, A. L.	Rice, C. H.	Winkley, W. H.
Mathews, F. W.		

WESTERN MASS. DIVISION.

Blood, H. F.	Forbush, G. T.	Hoyt, W. F.
Carr, W. P.		

RHODE ISLAND DIVISION.

Boutell, W. H. Cornish, J. J.

CONNECTICUT DIVISION.

Archer, E. S.	Bronson, A. H.	De Wolf, J. W.
Beardsley, G. E.	Cook, O. E.	Wilkins, C. H.

SOMERSET COUNTY, ME.

Norton, R. S., Chm.		
Berry, A. L.	Carr, W. P.	Lieety, J. L.
Campbell, J. H.	Hiscock, H. L.	McAllaster, G.

Local Secretary, H. A. Dinsmore, Skowhegan.

Stamp Clerk, W. V. L. Dunbar, Bangor.

SOMERVILLE, MASS.

Burnside, J. F., Chm.
 Clifford, C. C., Hatch, A. T. Reed, S. B.
 Dooley, W. F. Hiscock, H. L. Smith, W. H.
 Ducayet, K. S. Nelley, Geo. Winkley, W. H.

Secretary, E. B. Coffin, Somerville.

SOUTHERN BERKSHIRE, MASS.

(Great Barrington, Lee, Stockbridge, etc.)

Wetherbee, F. A., Chm.
 Berry, A. L. Hildreth, E. H. Soule, H. H., Jr.
 Hatch, A. T. Palmer, C. D.

Local Secretary, O. C. Bidwell, Great Barrington.

SOUTHERN KENNEBEC COUNTY, ME.

Burrows, F. C., Chm.
 Bailey, E. B. Carr, W. P. Liecety, J. L.
 Bartlett, M. F. Farwell, E. Sewall, A. W.
 Berry, A. L. Grover, J. W. Soule, H. H., Jr.
 Campbell, J. H. Hiscock, H. L. Wart, W. H.

Local Secretary, H. A. Heath, Augusta.

SOUTHERN MIDDLESEX COUNTY, CONN.

(Haddam, Deep River, Chester, Westbrook, Clinton, etc.)

Rice, C. H., Chm.
 Beardsley, G. E. Samson, F. Sly, H. B.
 Liecety, J. L.

Local Secretary, W. S. Comstock, East Haddam.

SPRINGFIELD, MASS.

(West Springfield, Ludlow, Indian Orchard, etc.)

Wetherbee, F. A., Chm.
 Berry, A. L. Liecety, J. L. Smith, W. H.
 Campbell, H. T. Palmer, C. D. Wiley, H. A.
 Downey, J. J. Shaw, Geo. Wilkins, C. H.
 Ide, H. J.

Local Secretary and Stamp Clerk, G. H. Ide, Springfield.

STAFFORD SPRINGS, CONN.*(Orcutt's, West Stafford, etc.)*

Cruttenden, W. B., Chm.

Beardsley, G. E. Dooley, T. H. Samson, F.

*Local Secretary, W. H. Heald, Stafford Springs.***STAMFORD, CONN.**

Archer, E. S., Chm.

Beardsley, E. G. Campbell, H. T. Palmer C. D.

Berry, A. L. Carr, W. P. Samson, F.

Bronson, A. H. Hatch, A. T. Sewall, A. W.

Bulkley, G. G. Holt, I. L. Soule, H. H., Jr.

Burns, H. E. Knox, J. B., Jr. Tallman, G.

*Local Secretary, M. L. Dunn, Stamford.**Stamp Clerk, H. Weed, Stamford.***STEAMBOATS.**

Nelley, Geo., Chm.

Fowler, A. B. Hawes, C. F. Wetherbee, F. A.

STONINGTON, CONN.

Archer, E. S., Chm.

Beardsley, E. G. Liecby, J. L. Samson, F.

Beardsley, G. E.

*Local Secretary, F. W. Batty, Mystic.***STOUGHTON, CANTON, RANDOLPH, AND NORWOOD, MASS.***(Holbrook and Sharon.)*

Rice, C. H., Chm.

Adlard, W. Hatch, A. T. Liecby, J. L.

Bush, Wm. Hellyar, W. H. Shaw, Geo.

Clifford, C. C. Hiscock, H. L. Soule, H. H., Jr.

Dooley, T. H. Laufer, W. A. Wetherbee, F. A.

Local Secretary, H. W. Britton, Stoughton.

SUMMER HOTELS.

Hiscock, H. L., Chm.

MAINE DIVISION.

Macomber, G. E. North, C. E. Palmer, C. D.

VERMONT DIVISION.

Furness, W. T. Medlicott, W. B.

MASSACHUSETTS DIVISION.

Cornish, J. B. Ducayet, K. S. Neiley, Geo.

RHODE ISLAND DIVISION.

Berry, A. L. Hawes, C. F.

CONNECTICUT DIVISION.

Cornish, J. J. Dooley, T. H. Forbush, G. T.

T

TAUNTON, MASS.

(East Taunton, Dighton, Raynham, Norton, etc.)

Burnside, J. F., Chm.

Bancroft, F. Dooley, T. H. Ide, H. J.

Bush, Wm. Downey, J. J. Shaw, Geo.

Dearborn, W. F.

Local Secretary, B. L. Wood, Taunton.

TORRINGTON, CONN.

(Goshen.)

Beardsley, G. E., Chm.

Bliss, A. L. De Wolf, J. W. Shaw, Geo.

Cook, O. E. Furness, W. T.

Local Secretary, C. L. McNeil, Torrington.

W**WALDO COUNTY, ME.**

Campbell, J. H., Chm.
 Anderson, E. S. Carr, W. P. North, C.
Local Secretary, Geo. A. Quimby; Belfast

WALLINGFORD, CONN.

(Yalesville.)

De Wolf, J. W., Chm.
 Palmer, C. D. Rice, C. H.
Local Secretary, H. L. Davis, Wallingford

WALTHAM, MASS.

(Lincoln and Weston.)

North, C. E., Chm.
 Barley, J. F. Hiscock, H. L. Liecty, J.
 Forbush, G. T.
Local Secretary, E. A. Walker, Waltham.

WARE, MASS.

(Greenwich.)

Lauler, W. A., Chm.
 Battilana, F. H. Galacar, F. R. Soule, H.
Local Secretary, H. M. Coney, Ware.

WASHINGTON COUNTY, ME.

Wart, W. H., Chm.
 Berry, A. L. Forbush, G. T. Leighton
 Campbell, J. H. Hiscock, H. L. Macomber
 Field, C. H. Huntress, H. C. Palmer, C.
Local Secretary, Scott P. Bradish, Eastport

WASHINGTON COUNTY, R. I.

(Pawcatuck, Conn., Kingston and Niantic, R.)

Berry, A. L., Chm.
 Downey, J. J. Hawes, C. F. Hiscock,
 Grover, J. W. Hill, W. C. Rice, W.
Local Secretary, C. A. Morgan, Wester

WATERBURY, CONN.*(Naugatuck, Middlebury, etc.)*

Beardsley, G. E., Chm.		
Archer, E. S.	Galacar, F. R.	Rice, W. F.
Campbell, H. T.	Hill, W. C.	Samson, F.
Dameron, L. C.	Knox, J. B., Jr.	Sewall, A. W.
Dearborn, W. F.	Liecty, J. L.	Soule, H. H., Jr.
Furness, W. T.	Palmer, C. D.	Tallman, G.

*Local Secretary, E. T. Root, Waterbury.**Stamp Clerk, H. A. Hoadley, Waterbury.***WESTFIELD, MASS.***(Huntington, Chester, etc.)*

Sewall, A. W., Chm.		
Campbell, H. T.	Smith, W. H.	Wilkins, C. H.
De Wolf, J. W.	Soule, H. H., Jr.	

*Local Secretary, James H. Clark, Westfield.***WEST NORFOLK, MASS.***(Franklin, Medway, Medfield, Wulpole, etc.)*

Cornish, J. B., Chm.		
Boutell, W. H.	Leighton, J. H.	Smith, W. H.
Kellogg, H.	Mathews, F. W.	Wetherbee, F. A.

*Local Secretary, F. L. Fisher, Medway.***WEYMOUTH AND BRAINTREE, MASS.**

Grover, J., Chm.		
Ducayet, K. S.	Hiscock, H. L.	Sewall, A. W.
Fowler, A. B.	Reed, S. B.	

*Local Secretary, M. P. Garey, East Weymouth.***WILLIMANTIC, CONN.***(South Coventry, Mansfield, Windham, etc.)*

Bliss, A. L., Chm.		
Archer, E. S.	Furness, W. T.	Samson, F.
Burnside, J. F.	Hildreth, E. H.	Soule, H. H., Jr.

*Local Secretary, W. J. Sweeney, Willimantic.**Stamp Clerk, H. D. Pollard, Willimantic.*

WINDHAM COUNTY, VT.*(Brattleboro, Bellows Falls, Wilmington, etc.)*

Hildreth, E. H., Chm.
 Dooley, T. H. Medlicott, W. B. Smith, W. H.
 Hatch, A. T.

*Local Secretary, C. M. Russell, Wilmington.***WINDSOR COUNTY, VT.***(Bethel, Springfield, Woodstock, etc.)*

McAllaster, G., Chm.
 Bailey, E. B. Kelly, W. J. Rice, C. H.
 Everett, W. G. Leighton, J. H. Sly, H. B.
 Hatch, A. T. North, C. E. Smith, W. H.
 Hildreth, E. H.

*Local Secretary, Guy Wilson, Bethel.***WINSTED, CONN.***(Winchester, Colebrook, etc.)*

Berry, A. L.
 Campbell, H. T. Samson, F. Williams, Wm.
 Penrose, W. R. Sly, H. B.

*Local Secretary, G. M. Carrington, West Winsted.**Stamp Clerk, G. L. Smith, Winsted.***WOBURN, MASS.***(Stoneham and Winchester.)*

Rice, C. H., Chm.
 Dooley, T. H. Leighton, J. H. Neiley, Geo.
 Hiscock, H. L. Lewis, W. H. Palmer, C. D.

*Local Secretary, S. B. Goddard, Woburn.***WOONSOCKET, R. I.**

Downey, J. J., Chm.
 Berry, A. L. Hawes, C. F. Sewall, A. W.
 De Wolf, J. W. Rice, W. F. Slade, A. K., Jr.
 Forbush, G. T.

Local Secretary, G. R. Smith, Woonsocket.

WORCESTER, MASS.*(Clinton, Grafton, Leicester, Westboro, etc.)*

Rice, W. F., Chm.		
Cornish, J. J.	Hiscock, H. L.	Sewall, A. W.
Dooley, T. H.	Ide, H. J.	Smith, W. H.
Forbush, G. T.	Leighton, J. H.	Soule, H. H., Jr.
Fowler, A. B.	Lewis, W. H.	Tallman, G.
Hatch, A. T.	Nelley, Geo.	Wetherbee, F. A.
Hawes, C. F.	Peiper, E. G.	Wiley, H. A.
Hildreth, E. H.	Rice, C. H.	Wood, A. M.

*Local Secretary and Stamp Clerk, C. S. Park, Worcester.***WORCESTER COUNTY, MASS.—North.***(Gardner, Hubbardston, Winchendon, Ashburnham, etc.)*

Rice, C. H., Chm.		
Clifford, C. C.	Hellyar, W. H.	Nelley, Geo.
Fowler, A. B.	Hill, W. C.	Wood, A. M.
Grover, J. W.	Hiscock, H. L.	

*Local Secretary, C. F. Richardson, Gardner.***WORCESTER COUNTY, MASS.—South.***(Webster, Southbridge, etc.)*

Hellyar, W. H., Chm.		
Adlard, W.	Liecity, J. L.	Rice, C. H.
Leighton, J. H.		

*Local Secretary, Patrick Prout, Webster.***Y****YORK COUNTY, ME.**

Macomber, G. E., Chm.		
Anderson, E. S.	Leighton, J. H.	North, C. E.
Grover, J. W.	Liecity, J. L.	Sewall, A. W.
Hatch, A. T.	McAllaster, G.	Soule, H. H., Jr.
Hiscock, H. L.	Nelley, Geo.	Turner, P. F.

*Local Secretary, M. M. Woodman, Biddeford.**Stamp Clerk, J. T. Harper, Saco.*

LIST OF COMPANIES.

(Numbers refer to Directory of Members.)

Aachen & Munich Fire Ins. Co.	129
U. S. Office, 46 Cedar Street, New York City.	
Ætna Insurance Co., Hartford, Conn.	15, 81, 99, 301, 314
Agricultural Ins. Co., Watertown, N. Y.	125
Albany Ins. Co., Albany, N. Y.	110
Alliance Assurance Co., Eng.	112
N. E. Managers, J. C. Paige & Co., 20 Kilby Street, Boston.	
Alliance Insurance Co., Philadelphia, Pa.	114, 132
Kimball & Parker, N. E. Managers, Hartford, Conn.	
American Central Ins. Co., St. Louis, Mo.	34, 95
47 Kilby Street, Boston.	
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American Ins. Co., Newark, N. J.	87, 110
Assurance Co. of America, New York City	.
Atlas Assurance Co. of London	33, 101, 130, 208
New York Office, 100 William Street.	
Boston Ins. Co., Boston, Mass.	76, 103
British-American Ins. Co., New York City	.
47 Cedar Street.	
British-America Ass'ce Co., Toronto, Canada	36, 87, 49
Buffalo Commercial Ins. Co., Buffalo, N. Y.	.
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Caledonian American Ins. Co.	46
27 Pine Street, New York City.	
Caledonian Ins. Co. of Scotland	46
New York Office, 27 Pine Street.	
Calumet Ins. Co., Chicago, Ill.	78, 137
Camden Fire Ins. Ass., Camden, N. J.	76
Citizen's Ins. Co., St. Louis, Mo.	40
City of New York Ins. Co., New York City	111, 141
42 Cedar Street.	
Colonial Ass. Co., 45 Cedar Street, New York City	.
Commerce Ins. Co., Albany, N. Y.	.

Commercial Union Assurance Co.	60, 116, 166, 317
New York Office, Pine and William Sts., New York City.	
Commercial Union Fire Ins. Co., New York City	
Commonwealth Ins. Co., 67 William St., N. Y. City	
Concordia Ins. Co., Milwaukee, Wis.	63, 197
J. M. Whiton & Co., General Agents, 73 William Street, New York City.	
Connecticut Fire Ins. Co., Hartford, Conn.	196
Continental Ins. Co., New York City	2, 85, 180, 202
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County Fire Ins. Co., Philadelphia, Pa.	142
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Delaware Fire Ins. Co., Dover, Del.	137
61 William Street, New York City.	
Detroit F. & M. Ins. Co., Detroit, Mich.	34, 95
Simpson, Crane & Co., Managers, 37 Kilby St., Boston.	
Dixie Fire Ins. Co., New York City	
45 Cedar Street.	
Dutchess Fire Ins. Co., Poughkeepsie, N. Y.	68
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82 Beaver Street.	
Eastern Fire Ins. Co., Atlantic City, N. J.	63, 197
J. M. Whiton & Co., Mgrs., 73 William Street, New York City.	
Equitable F. & M. Ins. Co., Providence, R. I.	91, 181
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Fire Association of Phila., Philadelphia, Pa.,	89, 75, 106
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Chas. W. Kellogg, Manager, Mason Building, Boston.	
Firemen's Ins. Co., Newark, N. J.	
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German Alliance Ins. Co., New York City,	5, 52, 117, 136, 203
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Germania Fire Ins. Co., 62 William St., N. Y. City . . .	72
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Girard F. & M. Ins. Co., Philadelphia, Pa.	76, 211
Glens Falls Ins. Co., Glens Falls, N. Y.	68
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Kimball & Parker, Managers, Hartford.	
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N. E. Manager, 59 Kilby Street, Boston.	
Law, Union & Crown Ins. Co., London, Eng.	
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Res. Manager, Manhattan Building, Chicago, Ill.	
Queen Ins. Co., Liverpool, Eng.	31, 149, 160
New York Office, 84 William Street.	

Reliance Ins. Co., Philadelphia, Pa.	90
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U. S. Manager, 100 William Street, New York City.	
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G. O. Carpenter & Son, Gen'l Agents, 71 Kilby Street, Boston.	
Scottish Union & Nat'l Ins. Co., Edinburgh, Scot.	131
J. H. Brewster, Manager, Hartford, Conn.	
Security Ins. Co., New Haven, Conn.	84
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J. J. Guile, Manager, 54 Pine Street, New York City.	
Svea Assurance Co.	104
U. S. Office, 29 Liberty Street, New York City.	
Teutonia Ins. Co., New Orleans, La.	68
L. H. Vail, General Agent, Poughkeepsie, N. Y.	
Underwriters of Spring Garden, Philadelphia, Pa. J. S. Frelinghuysen, Manager, 76 William Street, New York City.	
Union Assurance Society, London, Eng.	64
Hall & Henshaw, U. S. Managers, 35 Pine Street, New York City.	
Union Ins. Co., Buffalo, N. Y.	110
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66 Wall Street.	
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Western Ins. Co., Pittsburg, Pa.	34, 95
Williamsburg City Fire Ins. Co., N. Y. City	
180 Broadway.	

Official Address of the New England Insurance Exchange.
C. M. Goddard, Secretary, 55 Kilby St., Boston, Mass.

DIRECTORY OF MEMBERS.

(When the name of a Town or City is not given, the address is Boston.)

NAME.	BUSINESS ADDRESS.	TITLE.	ELEC. TED.	COMPANY.
1 Adams, A. C.	55 Kilby St.	General Agent.	4-37-07	Newark.
2 Adlard, Walter.	70 Kilby St.	Special Agent.	12-22-94	Continental, Fidelity.
3 Alden, H. B.	72 Kilby St.	President.	4-16-98	India Mutual.
4 Anderson, E. S.	Portland, Me.	Special Agent.	12-16-06	Liv. & Lon. & Globe.
5 Archer, E. S.	Hartford, Conn.	"	9-23-05	Ger. Am., (Ger. All.
6 Avery, S. C.	Hartford, Conn.	"	1-13-06	Hartford.
7 Bailey, Elmer B.	Burlington, Vt.	State Agent.	9-16-08	Home.
8 Baker, W. E.	Hartford, Conn.	General Agent.	4-21-83	Liv. & Lon. & Globe.
9 Bancroft, F.	84 William St., N. Y.	"	12-16-02	South'n, Guardian, Star.
10 Barley, J. F.	93 Water St.	Special Agent	11-17-04	Phenix, N. Y.
11 Bartlett, M. F.	Waterville, Me.	"	10-10-08	Hanburg Bremen.
12 Barton, S. K. F.	4 Liberty Sq.	General Agent.	9-23-00	Mich. Com., Winona.
13 Battiana, F. H.	75 Kilby St.	Special Agent.	2-12-88	Pennsylvania.
14 Beardsley, E. G.	Hartford, Conn.	State Agent	6-3-02	Home.
15 Beardsley, Guy E.	Hartford, Conn.	Asst. Secretary.	2-7-03	Attna.
16 Bennett, Robt.	48 Kilby St.	Special Agent.	11-8-03	No. Brit. & Mercantile.
17 Berry, A. L.	53 Kilby St.	"	6-3-91	N. Y. Underwriters.
18 Bliss, A. L.	116 Milk St.	"	3-24-00	New Hampshire.
19 Blood, H. F.	112 Water St.	"	3-3-00	Spring Garden.

NAME.	BUSINESS ADDRESS.	TITLE.	ELEC- TED.	COMPANY.
20 Boothby, W. A. R.,	Waterville, Me.	Special Agent.	3-10-88	National, Conn.
21 Boutell, W. H.	Providence, R. I.	General Agent.	7-30-92	Equitable.
22 Briggs, C. L.	50 Kilby St.	Special Agent.	1-10-03	Springfield.
23 Bronson, A. H.	Hartford, Conn.	"	2-25-05	Eagle.
24 Brooks, C. K.	108 Water St.	"	2-11-05	London Assurance.
25 Brown, I. A.	Taunton, Mass.	"	6-10-99	Prussian Nat'l.
26 Brush, E. M.	79 Kilby St.	"	12-23-05	Pennsylvania.
27 Bulkev, G. G.	Hartford, Conn.	"	1-12-07	London & Lanc., Orient.
28 Burns, H. E.	45 Kilby St.	"	7-18-03	Hamburg-Bremen.
29 Burnside, J. F.	55 Kilby St.	"	8-16-02	Roch.-German.
30 Burrows, F. C.	27 Kilby St.	"	1-10-03	Westchester.
31 Bush, Wm.	10 Central St.	"	11-11-99	Queen.
32 Butler, R. T.	Springfield, Mass.	Asst. Sp'l Agent.	1-12-07	Atlas.
33 Buxton, M. R.	87 Kilby St.	Special Agent.	4-11-91	Granite State.
34 Campbell, Hugh T.	47 Kilby St.	General Agent.	6-20-03	Am. Cent., Merc., Detroit, Western, Pa.
35 Campbell, J. H.	Manchester, N. H.	Special Agent.	1-5-98	Continental.
36 Carpenter, F. B.	71 Kilby St.	General Agent.	3-10-83	Western, Brit.-Am.
37 Carr, Wm. P.	71 Kilby St.	Special Agent.	2-9-01	Western, Brit.-Am.
38 Clifford, C. C.	71 Kilby St.	Asst. Secretary.	6-19-95	New Hampshire.
39 Colby, N. P.	20 Kilby St.	Asst. Sp'l Agent.	1-28-01	Fire Association.
40 Cook, O. E.	Springfield, Mass.	Special Agent.	10-7-05	Citizens, Mo.
41 Cornish, J. B.	50 Kilby St.	"	4-16-87	Springfield.
42 Cornish, J. J.	107 Water St.	"	2-18-93	Phoenix, Hartford.
43 Cottrell, L. W.	83 Water St.	"	2-16-07	National, Conn.
44 Crutenden, W. B.	Hartford, Conn.	"	1-19-07	National, Conn.
45 Daneron, L. C.	84 William St., N. Y.	"	3-9-07	National, Conn., Mech. & Traders, La.

NAME.	BUSINESS ADDRESS.	TITLE.	ELEC- TED.	COMPANY.
46 Dearborn, W. F., Jr.	30 Kilby St.	Special Agent	12-1-83	Caledonian and Cal. Am.
47 De Forest, E. F.	44 Kilby St.	General Agent.	7-15-05	Farners.
48 De Wolf, J. W.	Providence, R. I.	Special Agent.	11-24-94	Providence-Wash.
50 Dooley, Thos. H.	71 Kilby St.	"	10-27-83	Western, Brit.-Am.
51 Downey, W. F.	71 Kilby St.	"	10-7-06	St. Paul.
52 Downey, J. J.	85 Water St.	"	6-27-83	Royal.
53 Ducayet, K. S.	30 Kilby St.	"	6-10-99	Ger. Am. Ger. All.
54 Everett, W. G.	Manchester, N. H.	"	5-9-91	Granite State.
54 Fairfield, H. G.	59 Kilby St.	General Agent.	11-21-96	North River, Jefferson, Nassau.
55 Farwell, E.	45 Kilby St.	"	11-21-96	
56 Fenton, H. M.	Hartford, Conn.	Special Agent.	1-13-06	Hartford.
57 Field, Chas. H.	Belfast, Me.	"	5-18-95	Royal.
58 Forbush, Gayle T.	93 Water St.	General Agent.	4-8-93	Royal Exchange.
59 Fowler, A. B.	30 Kilby St.	Special Agent.	3-26-92	Providence-Wash.
60 Furness, W. T.	40 Kilby St.	"	6-17-91	Com. Union, Palatine.
61 Galacer, F. R.	116 Milk St.	"	9-16-99	National Union.
62 Garner, W. V.	Bridgeport, Conn.	"	1-31-03	Northwestern Nat'l.
63 Gilman, E. C.	55 Kilby St.	"	1-13-03	Concordia, Eastern.
64 Gilmour, Wm.	114 Water St.	General Agent.	2-11-99	Union Ass.
65 Givernaud, J.	119 Water St.	Special Agent.	1-18-03	Lon. and Lancashire.
66 Goodsell, G. W.	Bridgeport, Conn.	"	12-6-03	Westchester.
67 Goodsell, S. E.	Bridgeport, Conn.	"	12-6-03	Westchester.
68 Graham, A. R.	87 Kilby St.	"	11-17-06	Dutchess, Tontonia.
69 Greenstiet, G. B.	Glens Falls, N. Y.	General Agent.	3-23-90	Glens Falls.
70 Grover, James	30 Kilby St.	Special Agent.	7-12-03	Delaware.
71 Grover, J. W.	30 Kilby St.	"	4-20-01	Phoenix Ass.
72 Haas, Chas.	112 Milk St.	"	3-9-07	Germania.

NAME.	BUSINESS ADDRESS.	TITLE.	ELECTED.	COMPANY.
73 Hatch, A. T.	70 Kilby St.	General Agent.	2-21-91	Sun Insurance Office.
74 Hawes, C. F.	27 Kilby St.	Special Agent.	7-23-04	Liv. & Lon. & Globe.
75 Hellyar, Wm. H.	20 Kilby St.	"	4-28-88	Fire Association.
76 Hemingway, J. W.	New Haven, Conn.	"	2-6-04	Boston, Old Colony, Camden, Girard.
77 Hildreth, E. H.	Springfield, Mass.	"	4-22-85	Springfield.
78 Hill, G. E.	Manchester, N. H.	"	8-22-03	Calumet.
79 Hill, H. J.	30 Kilby St.	State Agent.	10-4-02	Milwaukee Mech. & Milwauke Fire.
80 Hill, Willard C.	18 Central St.	General Agent.	4-14-94	United Firemen's.
81 Hiscok, H. L.	71 Kilby St.	Special Agent.	11-12-97	Ætna.
82 Holt, I. L.	Meriden, Conn.	Special Agent.	5-18-85	Royal.
83 Howe, R. S.	86 Water St.	Asst. Sp'l Agent.	3-9-07	Royal.
84 Hoxie, C. H.	87 Kilby St.	Special Agent.	2-10-06	Security.
85 Hoyt, W. F.	New Haven, Conn.	"	1-24-03	Liv. & Lon. & Globe.
86 Huntress, H. C.	87 Kilby St.	"	3-7-03	Niagara.
87 Ide, Henry J.	30 Kilby St.	Manager.	4-11-91	American, N. J.
88 Kellogg, Henderson	70 Kilby St.	Special Agent.	2-9-01	Fireman's Fund.
89 Kelly, Wm. J.	Portsmouth, N. H.	"	12-1-00	Phenix, N. Y.
90 Knox, J. B., Jr.	Hartford, Conn.	"	5-8-02	Reliance.
91 Laufer, W. A.	56 Kilby St.	"	5-20-99	N. Y. Underwriters.
92 Layton, F. D.	So. Norwalk, Conn.	"	6-16-06	National, Conn., Mech. & Traders, Franklin, W. Va.
93 Lee, Richard, Jr.	70 Kilby St.	Asst. Sp'l Agent.	4-6-07	Sun. Insurance Office.
94 Leighton, Jas. H.	58 Kilby St.	General Agent.	Charter,	Hartford.
95 Lewis, Wm.	47 Kilby St.	Special Agent.	7-16-05	A. M.-Cent. Merc, Detroit, Western Pa.
96 Lewis, W. H.	85 Water St.	"	3-9-01	Nat. Conn., Mech. & Traders, Franklin, W. Va.

NAME.	BUSINESS ADDRESS.	TITLE.	ELEC. TMD.	COMPANY.
97 Liecby, J. L.	163 Milk St.	General Agent.	2-10-94	Norwich Union.
98 Macomber, G. E.	Augusta, Me.	Special Agent.	6-16-98	In-Co. N. A., Granite State, Phila. Under.
99 Mathews, F. W.	71 Kilby St.	"	5-15-97	Etna.
100 McAllister, Gilman.	Manchester, N. H.	"	1-6-06	New Hampshire.
101 Medlicott, W. B.	Springfield, Mass.	General Agent.	11-30-95	Atlas.
102 Mills, A. H.	187 Milk St.	Special Agent.	6-16-06	Boston, Old Colony.
103 Morley, F. A.	Hartford, Conn.	General Agent.	8-23-01	Royal.
104 Mowry, B. R.	Providence, R. I.	Special Agent	6-26-04	Svea.
105 Nadeau, L. F.	Providence, R. I.	"	3-15-03	Norwich Union.
106 Neal, W. B.	55 Kilby St.	"	3-12-98	Connecticut.
107 Nelley, Geo.	85 Water St.	"	10-19-88	Royal.
108 North, C. E.	20 Kilby St.	"	2-4-99	Fire Association.
109 Norton, Ralph S.	Portland, Me.	"	1-29-98	No. Brit. and Mercantile.
110 Nutt, F. A.	30 Kilby St.	Special Agent.	2-9-95	Amer., N. J., Albany, State of Penn., Union, N. Y.
111 O'Brien, T. L.	108 Water St.	"	2-28-99	City of New York.
112 O'Neill, E. J.	20 Kilby St.	"	2-5-98	Alliance Ass., Palatine.
113 Palmer, C. D.	112 Water St.	"	1-1-94	Hanover.
114 Parker, C. E.	Hartford, Conn.,	Manager.	2-11-99	In. Co. N. A., Phila. Under, Alliance Ins.
115 Patterson, G. E.	71 Kilby St.	Special Agent.	10-15-04	St. Paul F. & M.
116 Penrose, W. R.	Hartford, Conn.	"	2-4-05	Com. Union, Palatine.
117 Philbrick, C. H.	Providence, R. I.	"	11-14-96	Ger. Am., Ger. All.
118 Pieper, E. G.	Providence, R. I.	Secretary	2-13-04	Rhode Island.
119 Reed, S. B.	80 Kilby St.	Special Agent.	9-13-91	Springfield.
120 Rice, Clifford H.	57 Kilby St.	General Agent.	6-4-93	Niagara.
121 Rice, W. F.	71 Kilby St.	"	4-13-84	Scottish Union.

NAME.	BUSINESS ADDRESS.	TITLE.	ELEC. TED.	COMPANY.
122 Rosencrantz, G. S.	114 Water St.	General Agent.	5-11-07	National of Penn.
123 Samson, F.	Hartford, Conn.	"	2-3-88	Hartford.
124 Sewall, Albert W.	55 Kilby St.	"	4-27-89	Union Phila.
125 Shaw, George.	116 Milk St.	Special Agent.	2-9-95	Agricultural.
126 Shepley, Geo. L.	Providence, R. I.	General Agent.	2-9-98	Hamburg-Bremen.
127 Shove, H. M.	Providence, R. I.	Special Agent.	1-3-08	Calumet.
128 Simmons, C. F.	71 Kilby St.	"	2-4-98	Home.
129 Slade, A. K., Jr.	85 Water St.	"	1-21-88	Aachen & Munich.
130 Sly, H. Helden	Springfield, Mass.	"	3-4-06	Continental, Fidelity.
131 Smith, W. C.	44 Kilby St.	"	4-21-06	Shawnee, New Jersey.
132 Smith, Wm. H.	88 Water St.	"	3-1-90	In. Co. N.A., Phil. Under., Alliance Ins.
133 Soule, H. H., Jr.	108 Water St.	General Agent.	10-17-91	London Assurance.
134 Sullivan, E. J.	151 Milk St.	Special Agent.	3-8-06	Orient, London & Lan.
135 Tullman, George.	32 Kilby St.	"	1-16-97	Northern Assurance.
136 Turner, P. F.	Portland, Me.	"	10-24-98	Ger. Am., Ger. All.
137 Vedder, H. J.	61 William St., N. Y.	"	10-12-06	Delaware of Dover.
138 Wadsworth, Wm. W.	59 Kilby	"	3-9-07	North River, Jefferson, Nassau.
139 Wart, W. H.	Portland, Me.	"	5-3-02	Phoenix, Hartford.
140 Wetherbee, F. A.	27 Kilby St.	State Agent.	3-1-84	Home.
141 Wilcox, W. L.	Woburn, Mass.	Special Agent.	5-26-06	City of New York.
142 Willey, H. A.	27 Kilby St.	"	3-10-06	County Fire.
143 Wilkins, C. H.	27 Kilby St.	"	4-7-88	Franklin.
144 Williams, Wm.	27 Kilby St.	"	2-25-06	Northern Ins.
145 Winkley, W. H.	58 Kilby St.	"	12-31-86	Hartford.
146 Wisemann, F. G.	Corona, N. Y.	"	3-31-08	Shawnee, New Jersey.
147 Wood, A. M.	17 Mason Bldg.	General Agent.	1-13-94	Fireman's Fund.

HONORARY MEMBERS.

NAME.	BUSINESS ADDRESS.	TITLE.	ELEC. TED.	COMPANY.
148 Babb, Geo. W.	38 Pine St., N. Y.	Manager.	3-1-90	Northern Assurance.
149 Bartow, N. S.	43 Cedar St., N. Y.	Secretary.	6-2-00	Queon.
150 Bauer, F. W.	Albany, N. Y.	Special Agent.	7-23-04	Liv. & Lon. & Globe.
151 Bean, H. S.	30 Kilby St.	Secretary.	1-30-04	American, Boston.
152 Brewer, G. E.	Albuquerque, N. M.	Adjuster.	1-16-97	
153 Bruerton, James.	58 Kilby St.	Manager.	4-5-90	Hartford.
154 Brush, F. C.	75 Kilby St.	"	1-13-03	Pennsylvania.
155 Burger, J. H.	56 Pine St., N. Y.	Supt. Agencies.	2-24-94	Norwich Union.
156 Burpee, Wm. B.	Manchester, N. H.	Asst. Secretary.	1-5-07	New Hampshire.
157 Burrington, A. S.	Providence, R. I.	Adjuster.	9-9-01	
158 Clark, Curtis.	116 Milk St.	Insurance.	10-3-91	
159 Colgrove, W. S.	55 Kilby St.	Asst. Secretary	2 9-07	Boston Board.
160 Collins, J. L.	48 Cedar St., N. Y.	"	1-12-06	Queen.
161 Corbet, J. C.	Chicago, Ill.	Manager.	1-23-92	Northern Assurance.
162 Cowles, Edmund B.	85 Water St.	"	1-29-98	Royal.
163 Crosby, U. C.	92 William St., N. Y.	President.	8-4-00	Royal Exchange.
164 Damon, A. W.	Springfield, Mass.	Adjuster.	2-18-05	Springfield.
165 Eaton, J. D.	Springfield, Mass.	Rea. Secretary.	5-10-90	Commercial Union.
166 Eddy, H. C.	Chicago, Ill.	Manager.	2-1-90	Royal.
167 Field, Geo. P.	85 Water St.	Adjuster.	2-18-93	
168 Fitch, W. G.	Hartford, Conn.	"	3-14-03	
169 Forbush, J. V.	85 Water St.	Agency Supt.	12-31-01	Lon. & Lancashire.
170 Fothergill, J. V.	Hartford, Conn.		1-17-03	
171 Fowler, C. B.	Salem, Mass.		3-29-90	
172 Francis, Wm. A.	247 Madison Ave., N. Y.	Special Agent.	10-15-04	Shawnee.
173 Frink, A. C.	Kalamazoo, Mich.			

NAME.	BUSINESS ADDRESS.	TITLE.	ELEC- TED.	COMPANY.
174 Galacar, C. E.	Springfield, Mass.	Vice President.	1-24-91	Springfield.
175 Gillett, A. B.	Hartford, Conn.		5-13-06	
176 Gray, H. W., Jr.	Hartford, Conn.	Secretary.	1-5-07	London & Lanc., Orient.
177 Hastings, J. F.	76 William St., N. Y.	Asst. Manager.	3-17-00	No. Brit. & Mercantile
178 Hess, H. E.	32 Nassau St., N. Y.	Manager.	8-5-99	N. Y. Fire Ins. Exchange.
179 Hinkley, G. W.	141 Milk St.	President.	1-17-03	Citizens Mutual.
180 Howe, G. C.	25 Liberty St., N. Y.	Vice President.	1-21-93	Niagara.
181 Howe, S. G.	Providence, R. I.	Secretary.	6-10-03	Equitable.
182 Ide, G. Herbert.	Springfield, Mass.		8-9-95	Springfield Local Board.
183 Ingraham, W. F.	47 Cedar St., N. Y.	Special Agent.	1-25-02	Phoenix Ass.
184 Kearley, G. R.	Montreal, Can.	Adjuster.	2-2-95	
185 Kellogg, C. W.	70 Kilby St.	Manager.	1-6-94	Fireman's Fund.
186 Kendall, G. E.	Hartford, Conn.		8-5-99	
187 Knabe, H. A.	Philadelphia, Penn.	Secretary.	1-27-06	United Firemen's.
188 Knox, J. B.	Hartford, Conn.	"	1-16-97	Phoenix, Hartford.
189 Lanning, E.	46 Cedar St., N. Y.		5-10-90	
190 Lock, Frank.	100 William St., N. Y.	Manager.	2-11-99	Atlas.
191 Macnular, C. F.	6 Kilby St.		13-15-00	
192 McClellan, W. B.	13 Doane St.		2-2-07	
193 McVail, N. A.	Lime Rock, Conn.	Insurance.	2-12-98	
194 North, E. C.	30 Kilby St.	Adjuster.	4-1-05	
195 Patridge, E. E.	59 Kilby St.		5-10-90	
196 Reid, Jas. J.			2-18-93	
197 Rice, J. F.	73 William St., N. Y.	General Agent.	3-19-04	Concordia, Eastern.
198 Richards, E. G.	76 William St., N. Y.	Manager.	2-7-91	No. Brit. & Mercantile.
199 Sargant, F. W.	Manchester, N. H.	President.	2-27-04	New Hampshire.
200 Simpson, A. K.	70 Kilby St.	Asst. Manager.	1-9-04	Fireman's Fund.
201 Sloan, E. J.	Hartford, Conn.	Asst. Secretary.	7-15-05	Etna.

NAME.	BUSINESS ADDRESS.	TITLE.	ELECTED.	COMPANY.
202 Stocum, C. M.	Plainfield, N. J.	Special Agent.	10-2-97	Continental, Fidelity.
203 Smith, C. G.	35 Nassau St., N. Y.	Secretary.	1-16-92	Ger. Am., Ger. All.
204 Snow, E. G.	56 Cedar St., N. Y.	President.	1-21-98	Horne.
205 Stillman, B. R.	Hartford, Conn.	Secretary.	3-22-90	National, Conn.
206 Stone, F. E.	San Francisco, Cal.	Ast. Gen'l Agent.	1-5-07	National, Conn.
207 Taylor, G. W.	141 Milk St.	Adjuster.	2-9-01	
208 Tinker, G. K.	100 William St., N. Y.	Agency Supt.	1-21-05	Atlas.
209 Underhill, C. K.	Philadelphia, Penn.	Special Agent.	1-21-05	London Assurance.
210 Watson, E. L.	Providence, R. I.	President.	10-2-97	Providence Mutual.
211 Watt, G. W.	Philadelphia, Penn.	Vice President.	1-19-07	Girard.
212 Wheelock, H. S.	116 Milk St.	Adjuster.	2-18-93	
213 Whyte, S. J.	Springfield, Mass.	General Agent.	5-10-90	Springfield.
214 Williams, A. N.	Hartford, Conn.	Ast. Secretary.	1-10-03	Etna.
215 Wood, S. F.	92 William St., N. Y.	Insurance.	10-2-97	
216 Woodside, C. L.	32 Kilby St.	Manager.	11-2-01	
217 Wray, A. H.	53 William St., N. Y.	Manager.	3-8-90	Com. Union, Palatine.

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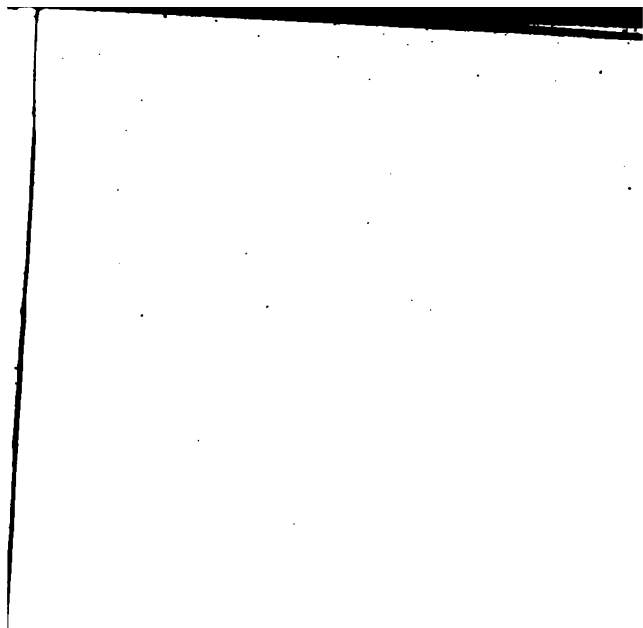
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